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State of Missouri
Department of Insurance
Complaint Report
1994

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STATISTICS SECTION
January 1996

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Department of Insurance
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STATISTICS SECTION
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Total Private Passenger Automobile Complaint Indices	33
Total Homeowners Complaint Indices	43
Total Accident & Health Complaint Indices	51
Total Life Complaint Indices	67

This report addresses all complaints received by the Missouri Department of Insurance on insurance companies dealing with consumers. The totals include complaints in which the department concluded the companies acted legally in whole or in part.

**Complaints By
Type of Business**

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
FIRE AND ALLIED LINES-PERSONAL	6	10	10	66.67	0.00
FIRE AND ALLIED LINES-COMMERCIAL	11	3	9	-72.73	200.00
FARMOWNERS AND RANCHOWNERS MULTI-PERIL	30	31	42	3.33	35.48
HOMEOWNERS MULTI-PERIL	458	561	479	22.49	-14.62
COMMERCIAL MULTI-PERIL	107	68	61	-36.45	-10.29
MOBILE HOMEOWNERS MULTI-PERIL	22	38	25	72.73	-34.21
TENANT HOMEOWNERS	12	13	18	8.33	38.46
BUILDERS RISK	3	2	4	-33.33	100.00
CONDOMINIUM	4	0	1	-100.00	
OCEAN MARINE	4	3	3	-25.00	0.00
INLAND MARINE	24	29	34	20.83	17.24
MEDICAL MALPRACTICE	3	1	0	-66.67	-100.00
EARTHQUAKE	0	0	1		
WORKERS COMPENSATION	116	115	121	-0.86	5.22
GENERAL LIABILITY	21	35	44	66.67	25.71
PROFESSIONAL LIABILITY	5	3	7	-40.00	133.33
PRODUCTS LIABILITY	3	2	3	-33.33	50.00
PRIVATE PASSENGER AUTOMOBILE	1453	1467	1480	0.96	0.89
MOTORCYCLE	3	6	8	100.00	33.33
VEHICLE SERVICE CONTRACT	5	10	7	100.00	-30.00
COMMERCIAL AUTOMOBILE	46	51	64	10.87	25.49
AIRCRAFT	1	0	1	-100.00	
FIDELITY	2	0	0	-100.00	
SURETY	4	13	7	225.00	-46.15
BURGLARY AND THEFT	0	3	2		-33.33
BOILER AND MACHINERY	2	1	1	-50.00	0.00
FLOOD	2	14	18	600.00	28.57
CROP AND HAIL	1	5	0	400.00	-100.00
	=====	=====	=====		
	2348	2484	2450		

MISSOURI DEPARTMENT OF INSURANCE
 1994 TOTAL ACCIDENT & HEALTH BUSINESS
 BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
GROUP ACCIDENT AND HEALTH	1057	795	620	-24.79	-22.01
CREDIT ACCIDENT AND HEALTH	27	31	27	14.81	-12.90
INDIVIDUAL ACCIDENT AND HEALTH	943	737	532	-21.85	-27.82
(A&H) ACCIDENT ONLY	18	21	23	16.67	9.52
	=====	=====	=====		
	2045	1584	1202		

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL LIFE BUSINESS
BY LINE OF BUSINESS

LINE OF BUSINESS	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
GROUP LIFE	37	43	48	16.22	11.63
CREDIT LIFE	36	34	38	-5.56	11.76
ORDINARY LIFE	555	541	560	-2.52	3.51
	=====	=====	=====		
	628	618	646		

**Automobile, Homeowners
Accident & Health
and Life Insurance**

Complaints by Reason



MISSOURI DEPARTMENT OF INSURANCE
INSURANCE COMPLAINT REPORT
1994

PRIVATE PASSENGER AUTOMOBILE INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
CLAIM DENIAL	234	269	293	14.96	8.92
MISREPRESENTATION	12	7	1	-41.67	-85.71
REFUSAL TO WRITE	12	8	6	-33.33	-25.00
PREMIUM PAYMENT NOTICE	3	3	2	0.00	-33.33
COVERAGE QUESTION	65	58	42	-10.77	-27.59
MISLEADING ADVERTISING	1	1	0	0.00	-100.00
FAILURE TO RESPOND TO COMMUNICATIONS	9	17	11	88.89	-35.29
CLAIM DELAY	262	261	278	-0.38	6.51
DISCRIMINATION	2	2	3	0.00	50.00
SUBROGATION	12	10	7	-16.67	-30.00
INVASION OF PRIVACY	3	2	5	-33.33	150.00
PREMIUM PROBLEM	113	116	107	2.65	-7.76
POLICY CHANGES	6	2	2	-66.67	0.00
FORMS NOT SUPPLIED	1	1	0	0.00	-100.00
UNSATISFACTORY SETTLEMENT	464	469	509	1.08	8.53
FORGERY	0	0	1		
MISAPPROPRIATION OF FUNDS	1	0	0	-100.00	
ASSIGNMENT OF BENEFITS	0	0	3		
CANCELLATION	77	71	64	-7.79	-9.86
STACKING	0	2	0		-100.00
MISQUOTE OF PREMIUM	4	1	1	-75.00	0.00
FRAUD	1	0	0	-100.00	
NON-RENEWAL	63	53	58	-15.87	9.43
PREMIUM REFUND	49	65	43	32.65	-33.85
PREMIUM INCREASE	56	50	46	-10.71	-8.00
POLICY NOT DELIVERED	1	2	1	100.00	-50.00
POLICY NOT AS APPLIED FOR	5	3	5	-40.00	66.67
=====	=====	=====	=====		
	1456	1473	1488		

INCLUDES PRIVATE PASSENGER AUTOMOBILE AND MOTORCYCLE

MISSOURI DEPARTMENT OF INSURANCE
INSURANCE COMPLAINT REPORT
1994

HOMEOWNERS INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
CLAIM DENIAL	126	177	138	40.48	-22.03
MISREPRESENTATION	1	1	5	0.00	400.00
REFUSAL TO WRITE	5	12	12	140.00	0.00
PREMIUM PAYMENT NOTICE	0	1	1		0.00
COORDINATION OF BENEFITS	1	0	0	-100.00	
COVERAGE QUESTION	15	35	7	133.33	-80.00
FAILURE TO RESPOND TO COMMUNICATIONS	2	3	2	50.00	-33.33
CLAIM DELAY	78	74	82	-5.13	10.81
DISCRIMINATION	0	1	2		100.00
SUBROGATION	1	0	0	-100.00	
INVASION OF PRIVACY	2	1	0	-50.00	-100.00
PREMIUM PROBLEM	23	20	23	-13.04	15.00
POLICY CHANGES	0	5	2		-60.00
RIDERS / ENDORSEMENTS	1	1	0	0.00	-100.00
UNSATISFACTORY SETTLEMENT	143	162	147	13.29	-9.26
MISAPPROPRIATION OF FUNDS	1	1	0	0.00	-100.00
CANCELLATION	40	44	42	10.00	-4.55
NAIC REPORT	0	0	1		
POLICY RENEWED / ISSUED W/O CONSENT	1	0	0	-100.00	
CONTINUATION OF BENEFITS	1	0	0	-100.00	
48	0	3	1		-66.67
NON-RENEWAL	34	41	31	20.59	-24.39
PREMIUM REFUND	15	15	20	0.00	33.33
PREMIUM INCREASE	4	11	5	175.00	-54.55
POLICY NOT DELIVERED	1	1	2	0.00	100.00
POLICY NOT AS APPLIED FOR	1	3	0	200.00	-100.00
	=====	=====	=====		
	496	612	523		

MISSOURI DEPARTMENT OF INSURANCE
INSURANCE COMPLAINT REPORT
1994

TOTAL ACCIDENT AND HEALTH INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
CLAIM DENIAL	715	575	440	-19.58	-23.48
MISREPRESENTATION	22	12	15	-45.45	25.00
REFUSAL TO WRITE	28	29	19	3.57	-34.48
PREMIUM PAYMENT NOTICE	0	2	0		-100.00
COORDINATION OF BENEFITS	4	7	7	75.00	0.00
CASH VALUE	0	1	1		0.00
COVERAGE QUESTION	142	133	84	-6.34	-36.84
MISLEADING ADVERTISING	2	4	0	100.00	-100.00
FAILURE TO RESPOND TO COMMUNICATIONS	28	14	13	-50.00	-7.14
CLAIM DELAY	392	323	226	-17.60	-30.03
DISCRIMINATION	8	2	5	-75.00	150.00
SUBROGATION	1	0	0	-100.00	
RETURN OF CLAIM OVERPAYMENT	7	6	6	-14.29	0.00
INVASION OF PRIVACY	6	0	2	-100.00	
PREMIUM PROBLEM	82	56	58	-31.71	3.57
POLICY CHANGES	9	4	8	-55.56	100.00
FORMS NOT SUPPLIED	0	1	3		200.00
RIDERS / ENDORSEMENTS	9	9	7	0.00	-22.22
WAIVER OF PREMIUM	2	0	0	-100.00	
UNSATISFACTORY SETTLEMENT	256	187	151	-26.95	-19.25
FORGERY	1	1	0	0.00	-100.00
FRO	0	1	0		-100.00
ASSIGNMENT OF BENEFITS	0	4	4		0.00
GROUP CONVERSION	10	5	0	-50.00	-100.00
CANCELLATION	36	18	12	-50.00	-33.33
STACKING	4	1	0	-75.00	-100.00
POLICY RENEWED / ISSUED W/O CONSENT	0	0	1		
CONTINUATION OF BENEFITS	7	5	1	-28.57	-80.00
FRAUD	1	0	0	-100.00	
NON-RENEWAL	3	5	2	66.67	-60.00
PREMIUM REFUND	169	109	87	-35.50	-20.18
PREMIUM INCREASE	90	54	44	-40.00	-18.52
POLICY NOT DELIVERED	3	11	2	266.67	-81.82
POLICY NOT AS APPLIED FOR	8	5	4	-37.50	-20.00
=====	=====	=====	=====		
	2045	1584	1202		

MISSOURI DEPARTMENT OF INSURANCE
INSURANCE COMPLAINT REPORT
1994

LIFE INSURANCE

REASON FOR COMPLAINT	COMPLAINTS IN 1992	COMPLAINTS IN 1993	COMPLAINTS IN 1994	PERCENT CHANGE 1992 - 1993	PERCENT CHANGE 1993 - 1994
CLAIM DENIAL	48	52	43	8.33	-17.31
DIVIDENDS	11	8	5	-27.27	-37.50
MISREPRESENTATION	38	35	73	-7.89	108.57
REFUSAL TO WRITE	7	3	5	-57.14	66.67
PREMIUM PAYMENT NOTICE	3	3	3	0.00	0.00
POLICY LOANS	4	3	7	-25.00	133.33
CASH VALUE	74	64	74	-13.51	15.63
COVERAGE QUESTION	58	38	47	-34.48	23.68
MISLEADING ADVERTISING	3	1	6	-66.67	500.00
FAILURE TO RESPOND TO COMMUNICATIONS	52	38	29	-26.92	-23.68
CLAIM DELAY	59	60	50	1.69	-16.67
DISCRIMINATION	0	0	1		
RETURN OF CLAIM OVERPAYMENT	1	0	0	-100.00	
INVASION OF PRIVACY	0	2	1		-50.00
PREMIUM PROBLEM	67	91	113	35.82	24.18
POLICY CHANGES	15	22	26	46.67	18.18
FORMS NOT SUPPLIED	2	4	2	100.00	-50.00
RIDERS / ENDORSEMENTS	0	0	1		
WAIVER OF PREMIUM	4	4	3	0.00	-25.00
UNSATISFACTORY SETTLEMENT	25	30	32	20.00	6.67
FORGERY	2	4	2	100.00	-50.00
MISAPPROPRIATION OF FUNDS	2	0	0	-100.00	
BENEFICIARY PROBLEM	6	13	12	116.67	-7.69
ASSIGNMENT OF BENEFITS	1	1	0	0.00	-100.00
GROUP CONVERSION	0	0	1		
CANCELLATION	5	13	19	160.00	46.15
FRAUD	1	2	0	100.00	-100.00
48	0	2	0		-100.00
PREMIUM REFUND	85	80	64	-5.88	-20.00
PREMIUM INCREASE	8	12	8	50.00	-33.33
POLICY NOT DELIVERED	8	14	10	75.00	-28.57
POLICY NOT AS APPLIED FOR	19	4	9	-78.95	125.00
=====	=====	=====	=====		
	608	603	646		

Complaint Indices Report

By Company

Missouri Department of Insurance Complaint Indices Report

This report is designed to provide the public with information on the number of complaints an insurance company received in 1994, compared to other companies operating in the state.

To be included in this report, a company must have written premium in Missouri sometime during the five year period between 1990 and 1994.

Column 1 shows the average premium written by a company over the five year period.

Column 2 shows the market share, based on the five year premium written, by company.

Column 3 shows the total number of complaints, without regard to disposition, filed against an insurance company with the Missouri Department of Insurance during 1994.

Column 4 is the 1994 complaint index. An index larger than 100 indicates that complaints against that company are greater than expected relative to the amount of business it writes in Missouri.

The complaint index is calculated by dividing the company's share of complaints by the average (expected) share of complaints for a company with that particular share of the market. Market share is the company's percentage of total premium written over the five year period in Missouri.

Column 5 is the three year complaint index for years 1992 through 1994.

Column 6 is a ranking of the companies from the worst (1) to the best (200+) using the 1994 complaint index. **The rank assigned to any one company is not meant to be interpreted, in any form, as a rating by the Missouri Department of Insurance.**

Total Property & Casualty

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	36587	ABEILLE GENERAL INS CO US BR	\$57,059	0.00	0	0	0	244
441	35742	ACCELERATION NATIONAL INS CO*	\$451,992	0.01	0	0	98	244
000	22950	ACSTAR INSURANCE COMPANY	\$146,411	0.00	0	0	0	244
313	33898	AEGIS SECURITY INSURANCE COMPANY	\$278,109	0.01	0	0	147	244
001	19046	AETNA CASUALTY & SURETY CO OF IL	\$4,837,203	0.11	2	57	53	171
001	31194	AETNA CASUALTY & SURETY OF AMERICA	\$3,105,545	0.07	0	0	49	244
001	19038	AETNA CASUALTY AND SURETY COMPANY	\$62,950,716	1.46	14	34	31	200
001	36170	AETNA CASUALTY CO OF CONNECTICUT	\$906,229	0.02	0	0	53	244
001	36137	AETNA COMMERCIAL INSURANCE COMPANY	\$5,097	0.00	0	0	0	244
001	36161	AETNA INSURANCE COMPANY	\$1,064,942	0.02	2	187	273	62
001	38130	AETNA INSURANCE COMPANY OF ILLINOIS	\$33,502	0.00	0	0	0	244
065	10014	AFFILIATED FM INSURANCE COMPANY	\$3,194,910	0.07	0	0	0	244
000	42757	AGRI GENERAL INSURANCE COMPANY	\$391,947	0.01	0	0	0	244
084	26344	AGRICULTURAL INSURANCE COMPANY	\$1,458,333	0.03	0	0	0	244
012	19399	AIU INSURANCE COMPANY	\$414,772	0.01	0	0	0	244
390	19917	ALBANY INSURANCE COMPANY	\$227,078	0.01	0	0	0	244
352	27138	ALEXANDER HAMILTON INS CO OF AMERICA	\$63,129	0.00	0	0	374	244
065	21482	ALLENDALE MUTUAL INSURANCE COMPANY	\$10,548,721	0.24	0	0	0	244
553	20273	ALLIANCE ASSURANCE CO OF AMERICA	\$15,767	0.00	0	0	0	244
214	19186	ALLIANCE INSURANCE COMPANY INC	\$775,443	0.02	1	114	183	127
761	35300	ALLIANZ INSURANCE COMPANY	\$1,404,117	0.03	0	0	35	244
761	36420	ALLIANZ UNDERWRITERS INSURANCE COMPA	\$713,388	0.02	0	0	0	244
003	19097	ALLIED MUTUAL INS CO	\$10,616,546	0.25	5	69	131	160
003	42579	ALLIED PROPERTY & CASUALTY INS CO	\$5,989,352	0.14	9	213	145	52
008	19240	ALLSTATE INDEMNITY COMPANY	\$10,601,781	0.25	1	14	131	236
008	19232	ALLSTATE INSURANCE COMPANY	\$100,844,271	2.33	102	156	164	85
008	17230	ALLSTATE PROPERTY & CASUALTY INS CO	\$0	0.00	14			
000	18708	AMBAC INDEMNITY CORPORATION	\$1,992,626	0.05	0	0	0	244
003	19100	AMCO INSURANCE COMPANY	\$9,187,246	0.21	7	111	101	128
084	26832	AMERICAN ALLIANCE INSURANCE COMPANY	\$2,418,916	0.06	0	0	0	244
390	10073	AMERICAN AMBASSADOR CASUALTY COMPANY	\$0	0.00	2			
162	24589	AMERICAN AND FOREIGN INSURANCE CO	\$2,583,138	0.06	0	0	0	244
761	21849	AMERICAN AUTOMOBILE INSURANCE CO	\$3,797,994	0.09	0	0	0	244
465	10111	AMERICAN BANKERS INS CO OF FLORIDA	\$8,338,452	0.19	8	139	148	98
218	20427	AMERICAN CASUALTY CO OF READING PA	\$8,398,964	0.19	4	69	67	161
342	10391	AMERICAN CENTENNIAL INSURANCE CO	\$374,327	0.01	0	0	0	244
044	37915	AMERICAN CENTRAL INSURANCE COMPANY	\$340	0.00	0	0	0	244
929	12246	AMERICAN CONTINENTAL INSURANCE CO	\$2,544,715	0.06	0	0	0	244
000	20516	AMERICAN CREDIT INDEMNITY CO	\$799,097	0.02	0	0	0	244
000	15920	AMERICAN EAGLE INSURANCE CO	\$2,327,598	0.05	1	53	43	178
020	19690	AMERICAN ECONOMY INSURANCE COMPANY	\$36,889,493	0.85	13	54	43	176
084	37990	AMERICAN EMPIRE INS CO	\$34,193	0.00	0	0	0	244
044	20613	AMERICAN EMPLOYERS INSURANCE CO	\$8,282,205	0.19	4	70	56	159
127	23450	AMERICAN FAMILY HOME INSURANCE CO	\$2,081,314	0.05	3	174	216	71
473	19275	AMERICAN FAMILY MUTUAL INS CO	\$302,673,716	7.00	271	139	129	99
330	16810	AMERICAN FIDELITY INSURANCE COMPANY	\$91,762	0.00	0	0	0	244
148	24066	AMERICAN FIRE & CASUALTY COMPANY	\$1,517,094	0.04	0	0	65	244
013	19496	AMERICAN FIRE AND INDEMNITY COMPANY	\$187,343	0.00	0	0	0	244

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
011	31208	AMERICAN GENERAL PROPERTY INS CO	\$184,220	0.00	0	0	0	244
012	40258	AMERICAN GLOBAL INSURANCE COMPANY	\$438,000	0.01	0	0	0	244
329	16403	AMERICAN GROWERS INSURANCE COMPANY	\$968,848	0.02	0	0	50	244
212	26247	AMERICAN GUARANTEE & LIABILITY INS C	\$1,912,355	0.04	1	62	26	165
291	13331	AMERICAN HARDWARE MUTUAL INS CO	\$474,118	0.01	1	146	283	92
012	19380	AMERICAN HOME ASSURANCE COMPANY	\$7,481,614	0.17	0	0	0	244
013	19518	AMERICAN INDEMNITY COMPANY	\$106,381	0.00	1	222	285	50
761	21857	AMERICAN INSURANCE COMPANY THE	\$13,400,926	0.31	0	0	4	244
012	32220	AMERICAN INTERNATIONAL INS CO	\$415,683	0.01	2	308	528	21
000	10200	AMERICAN LIVE STOCK INSURANCE CO	\$633,774	0.01	0	0	0	244
363	11215	AMERICAN LOYALTY INSURANCE CO	\$41,045	0.00	0	0	445	244
108	30562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$5,970,258	0.14	0	0	9	244
127	23469	AMERICAN MODERN HOME INSURANCE CO	\$1,897,564	0.04	4	250	342	38
108	22918	AMERICAN MOTORISTS INSURANCE CO	\$22,027,953	0.51	7	48	45	181
084	22136	AMERICAN NATIONAL FIRE INSURANCE CO	\$4,711,479	0.11	0	0	22	244
408	39942	AMERICAN NATIONAL GENERAL INS CO	\$1,430,340	0.03	0	0	172	244
408	28401	AMERICAN NATIONAL PROPERTY & CASUALT	\$9,454,066	0.22	10	155	196	86
084	37001	AMERICAN PREMIER INSURANCE COMPANY	\$1,315,341	0.03	1	81	37	148
108	18910	AMERICAN PROTECTION INSURANCE CO	\$3,214,867	0.07	0	0	0	244
465	19615	AMERICAN RELIABLE INSURANCE COMPANY	\$504,551	0.01	2	283	268	26
018	19631	AMERICAN ROAD INSURANCE COMPANY	\$4,281,088	0.10	0	0	71	244
019	42978	AMERICAN SECURITY INSURANCE COMPANY	\$1,768,615	0.04	0	0	141	244
084	33723	AMERICAN SPIRIT INSURANCE COMPANY	\$278,504	0.01	0	0	0	244
473	19283	AMERICAN STANDARD INS CO OF WISCONSI	\$52,220,384	1.21	51	150	139	87
020	19712	AMERICAN STATES INSURANCE CO TX	\$3,902,638	0.09	0	0	13	244
020	19704	AMERICAN STATES INSURANCE COMPANY*	\$63,478,026	1.47	15	36	50	198
020	37214	AMERICAN STATES PREFERRED INS CO	\$13,922,647	0.32	8	86	93	144
000	40800	AMERICAN STERLING INSURANCE COMPANY	\$1,120,015	0.03	0	0	0	244
957	19720	AMERICAN UNION REINSURANCE CO	\$14,660	0.00	0	0	0	244
212	40142	AMERICAN ZURICH INSURANCE COMPANY	\$682,632	0.02	0	0	68	244
460	27898	AMERICAS INSURANCE COMPANY	\$141,406	0.00	0	0	0	244
000	30872	AMERIN GUARANTY CORPORATION	\$17,836	0.00	0	0	0	244
124	19488	AMERISURE INSURANCE COMPANY	\$9,553,268	0.22	5	77	113	154
004	27928	AMEX ASSURANCE COMPANY	\$953,859	0.02	0	0	101	244
028	19976	AMICA MUTUAL INSURANCE COMPANY	\$956,984	0.02	1	100	50	134
002	34983	AMWEST SURETY INSURANCE COMPANY	\$955,995	0.02	1	100	151	133
457	19801	ARGONAUT INSURANCE COMPANY	\$195,046	0.00	0	0	0	244
457	19828	ARGONAUT-MIDWEST INS CO	\$1,615,867	0.04	0	0	0	244
419	21490	ARKWRIGHT MUTUAL INSURANCE CO	\$8,469,234	0.20	0	0	0	244
000	41459	ARMED FORCES INSURANCE EXCHANGE	\$757,446	0.02	1	115	62	124
398	36250	ASSET GUARANTY INSURANCE COMPANY	\$40,008	0.00	0	0	0	244
761	21865	ASSOCIATED INDEMNITY CORPORATION	\$12,439,684	0.29	1	12	12	238
923	21296	ASSOCIATES INSURANCE COMPANY	\$3,259,776	0.08	0	0	31	244
212	19305	ASSURANCE COMPANY OF AMERICA	\$9,665,405	0.22	1	15	27	234
164	41769	ATHENA ASSURANCE COMPANY	\$58,330	0.00	0	0	0	244
084	21792	ATLANTA CASUALTY COMPANY	\$9,190,688	0.21	46	731	615	3
041	22209	ATLANTIC INSURANCE COMPANY	\$2,009,381	0.05	1	60	50	169
024	19895	ATLANTIC MUTUAL INSURANCE COMPANY	\$6,375,914	0.15	1	22	32	223

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390	18333	ATLAS ASSURANCE CO OF AMERICA	\$123,429	0.00	0	0	0	244
000	13390	ATLAS INSURANCE COMPANY	\$1,739,907	0.04	0	0	0	244
000	27235	AUTO CLUB FAMILY INSURANCE COMPANY	\$1,430,155	0.03	4	307	344	22
280	18988	AUTO-OWNERS INS CO	\$11,807,107	0.27	11	138	126	102
000	15512	AUTOMOBILE CLUB INTERINSURANCE EXCH	\$43,555,638	1.01	52	183	144	64
001	19062	AUTOMOBILE INS CO OF HARTFORD CT	\$2,195,982	0.05	1	56	68	174
345	10367	AVEMCO INSURANCE COMPANY	\$684,701	0.02	0	0	0	244
165	24813	BALBOA INSURANCE COMPANY	\$720,152	0.02	1	118	130	118
103	29742	BANKERS AND SHIPPERS INSURANCE COMPA	\$1,711,820	0.04	7	472	261	11
689	33162	BANKERS INSURANCE COMPANY	\$33,245	0.00	0	0	0	244
529	23132	BANKERS MULTIPLE LINE INSURANCE CO	\$46,867	0.00	0	0	0	244
901	18279	BANKERS STANDARD INSURANCE COMPANY	\$984,384	0.02	0	0	0	244
000	29513	BAR PLAN MUTUAL INSURANCE CO THE	\$11,184,295	0.26	0	0	0	244
023	38245	BCS INSURANCE COMPANY	\$238,124	0.01	0	0	0	244
790	25593	BEAVER INSURANCE COMPANY	\$1	0.00	0	0	0	244
012	19402	BIRMINGHAM FIRE INS CO OF PA	\$1,126,513	0.03	0	0	0	244
150	20095	BITUMINOUS CASUALTY CORPORATION	\$3,168,708	0.07	0	0	16	244
150	20109	BITUMINOUS FIRE AND MARINE INS CO	\$230,583	0.01	0	0	0	244
400	24503	BLUE RIDGE INSURANCE COMPANY	\$3,122,174	0.07	5	209	162	53
000	27081	BOND SAFEGUARD INSURANCE COMPANY	\$33,697	0.00	0	0	0	244
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	\$8,492,011	0.20	0	0	30	244
000	13528	BROTHERHOOD MUTUAL INSURANCE CO	\$671,913	0.02	0	0	0	244
048	20788	BUCKEYE UNION INSURANCE COMPANY	\$13,794	0.00	1	256	581	36
033	20117	CALIFORNIA CASUALTY INDEMNITY EXCHAN	\$252	0.00	0	0	0	244
033	20125	CALIFORNIA CASUALTY INSURANCE CO	\$430	0.00	0	0	0	244
000	22284	CALIFORNIA COMPENSATION INS CO	\$190,335	0.00	0	0	0	244
118	20524	CALVERT INSURANCE COMPANY	\$97,788	0.00	0	0	0	244
077	21946	CAMDEN FIRE INSURANCE ASSOCIATION	\$544,642	0.01	0	0	0	244
532	15725	CAMERON MUTUAL INSURANCE COMPANY	\$38,686,863	0.90	32	127	116	110
262	10464	CANAL INSURANCE COMPANY	\$2,554,420	0.06	1	49	59	180
000	30589	CAPITAL CITY INSURANCE COMPANY INC	\$95	0.00	0	0	0	244
196	22896	CAPITAL GUARANTY INSURANCE CO	\$277,224	0.01	0	0	0	244
501	10472	CAPITOL INDEMNITY CORPORATION	\$2,142,435	0.05	2	114	70	126
098	10510	CAROLINA CASUALTY INSURANCE COMPANY	\$1,720,041	0.04	0	0	29	244
056	21237	CASUALTY RECIPROCAL EXCHANGE	\$3,090,390	0.07	0	0	33	244
024	19909	CENTENNIAL INSURANCE COMPANY	\$3,286,260	0.08	0	0	0	244
031	34274	CENTRAL STATES INDEMNITY CO OF OMAHA	\$1,848,661	0.04	0	0	0	244
471	42765	CENTURION CASUALTY COMPANY	\$542,233	0.01	0	0	0	244
901	20710	CENTURY INDEMNITY COMPANY	\$1,040,745	0.02	1	95	93	138
000	26905	CENTURY-NATIONAL INSURANCE COMPANY	\$6,151	0.00	0	0	0	244
041	25615	CHARTER OAK FIRE INSURANCE CO THE	\$5,005,342	0.12	0	0	20	244
761	22810	CHICAGO INSURANCE COMPANY	\$902,196	0.02	0	0	0	244
655	10650	CHRISTIANIA GENERAL INS CORP OF NY	\$188,664	0.00	0	0	0	244
240	10499	CHRYSLER INSURANCE COMPANY	\$3,313,400	0.08	1	40	76	191
344	10669	CHURCH INSURANCE CO THE	\$356,003	0.01	0	0	0	244
000	18767	CHURCH MUTUAL INSURANCE COMPANY	\$9,759,685	0.23	2	30	21	211
901	20702	CIGNA FIRE UNDERWRITERS INS CO	\$1,285,239	0.03	0	0	38	244
901	22667	CIGNA INSURANCE COMPANY	\$1,378,651	0.03	0	0	0	244

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901	20699	CIGNA PROPERTY & CASUALTY INS CO	\$3,571,180	0.08	1	37	28	195
079	22004	CIM INSURANCE CORPORATION	\$1,414,518	0.03	0	0	70	244
330	20400	CIMARRON INSURANCE CO INCORPORATED	\$41,780	0.00	0	0	0	244
244	28665	CINCINNATI CASUALTY COMPANY THE	\$1,378,028	0.03	0	0	0	244
244	23280	CINCINNATI INDEMNITY COMPANY INC	\$5,063	0.00	0	0	0	244
244	10677	CINCINNATI INS CO THE	\$4,089,592	0.09	1	33	50	203
088	31534	CITIZENS INSURANCE COMPANY OF AMERIC	\$6,108,004	0.14	1	23	17	220
183	10502	CITIZENS SECURITY MUTUAL INS CO	\$62,172	0.00	0	0	0	244
095	22500	CITY INSURANCE COMPANY	\$371,987	0.01	0	0	0	244
484	20532	CLARENDON NATIONAL INS CO	\$1,032,966	0.02	0	0	47	244
000	33022	COLONIA INSURANCE COMPANY	\$1,022,780	0.02	3	288	236	25
212	34347	COLONIAL AMERICAN CASUALTY AND SURET	\$58,225	0.00	0	0	0	244
140	10723	COLONIAL INSURANCE CO OF CALIFORNIA	\$7,191,374	0.17	8	160	178	82
239	20796	COLONIAL PENN FRANKLIN INSURANCE CO	\$1,132,464	0.03	1	90	215	143
239	34789	COLONIAL PENN INSURANCE COMPANY	\$1,877,461	0.04	2	126	372	113
807	40371	COLUMBIA MUTUAL INSURANCE COMPANY	\$33,517,759	0.78	35	160	190	83
807	19640	COLUMBIA NATIONAL INSURANCE COMPANY	\$7,013,804	0.16	4	82	51	147
012	19410	COMMERCE AND INDUSTRY INSURANCE CO	\$2,635,437	0.06	0	0	0	244
048	20818	COMMERCIAL INS CO OF NEWARK NJ*	\$51,987	0.00	0	0	0	244
239	18732	COMMERCIAL LOAN INS CORPORATION	\$16,542	0.00	0	0	0	244
044	20621	COMMERCIAL UNION INSURANCE COMPANY	\$24,120,802	0.56	5	31	86	208
766	33790	COMMONWEALTH MORTGAGE ASSURANCE COMP	\$480,444	0.01	0	0	0	244
000	34711	COMPUTER INSURANCE COMPANY	\$186,395	0.00	0	0	0	244
901	43575	CONNECTICUT GENERAL FIRE & CASUALTY	\$855	0.00	0	0	0	244
926	24872	CONNECTICUT INDEMNITY COMPANY THE	\$835,376	0.02	1	109	114	131
169	24961	CONNIE LEE INS COMPANY	\$215,542	0.00	0	0	0	244
218	20443	CONTINENTAL CASUALTY COMPANY*	\$32,965,087	0.76	8	37	28	196
048	35289	CONTINENTAL INSURANCE COMPANY THE*	\$42,951,846	0.99	6	21	22	225
000	28258	CONTINENTAL NATIONAL INDEMNITY COMPA	\$39,941	0.00	0	0	0	244
098	33480	CONTINENTAL WESTERN CASUALTY COMPANY	\$1,093,318	0.03	0	0	266	244
098	10804	CONTINENTAL WESTERN INSURANCE CO	\$11,377,658	0.26	6	78	54	150
000	37206	CONTRACTORS BONDING & INS COMPANY	\$42,395	0.00	0	0	0	244
603	10812	CORONET INSURANCE COMPANY	\$4,977,014	0.12	1	28	380	214
050	20982	COUNTRY CASUALTY INS CO	\$341,169	0.01	0	0	124	244
050	20990	COUNTRY MUTUAL INSURANCE COMPANY	\$3,630,006	0.08	7	258	294	35
050	21008	COUNTRY PREFERRED INSURANCE COMPANY*	\$2,073	0.00	0	0	0	244
602	12912	CREDIT GENERAL INS CO	\$287,726	0.01	0	0	0	244
306	10847	CUMIS INSURANCE SOCIETY INC	\$4,800,784	0.11	0	0	0	244
169	21164	DAIRYLAND INSURANCE COMPANY	\$6,492,838	0.15	10	219	213	51
293	22241	DEPENDABLE INS CO INC*	\$313,645	0.01	0	0	0	244
003	42587	DEPOSITORS INSURANCE COMPANY	\$1,324,430	0.03	3	243	296	41
920	42048	DIAMOND STATE INSURANCE COMPANY	\$109,933	0.00	0	0	0	244
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	\$684,532	0.02	0	0	0	244
000	33499	DORINCO REINSURANCE COMPANY	\$841,517	0.02	0	0	0	244
084	31135	EAGLE AMERICAN INSURANCE COMPANY	\$546	0.00	0	0	0	244
164	22926	ECONOMY FIRE & CASUALTY COMPANY	\$3,591,357	0.08	2	74	170	158
164	38067	ECONOMY PREFERRED INSURANCE COMPANY	\$6,570,620	0.15	6	130	172	107
164	40649	ECONOMY PREMIER ASSURANCE COMPANY	\$36,128	0.00	0	0	0	244

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057	21261	ELECTRIC INSURANCE COMPANY	\$72,066	0.00	0	0	0	244
057	21288	ELECTRIC MUTUAL LIABILITY INS CO	\$885,368	0.02	0	0	0	244
062	21407	EMCASCO INSURANCE COMPANY	\$1,375,767	0.03	0	0	0	244
212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	\$2,866,740	0.07	4	180	247	66
239	21350	EMPIRE INSURANCE COMPANY	\$1,008	0.00	0	0	0	244
044	20648	EMPLOYERS FIRE INSURANCE COMPANY	\$6,164,604	0.14	5	115	50	123
140	21458	EMPLOYERS INSURANCE OF WAUSAU A MUTU	\$41,731,777	0.97	12	44	31	186
062	21415	EMPLOYERS MUTUAL CASUALTY COMPANY	\$8,620,244	0.20	1	17	48	231
350	39845	EMPLOYERS REINSURANCE CORPORATION	\$5,343,734	0.12	1	26	10	216
056	21245	EQUITY MUTUAL INSURANCE COMPANY	\$7,596,961	0.18	7	133	142	105
001	35181	EXECUTIVE RE INDEMNITY INC	\$8,696	0.00	0	0	0	244
185	18864	FAIRMONT INSURANCE COMPANY	\$14,177	0.00	0	0	0	244
514	26859	FARM BUREAU TOWN & COUNTRY INS CO OF	\$53,281,808	1.23	57	165	161	79
214	19194	FARMERS ALLIANCE MUTUAL INS CO	\$4,000,790	0.09	5	169	191	76
077	25704	FARMERS AND MERCHANTS INSURANCE CO	\$24,394,167	0.56	22	137	129	103
069	21628	FARMERS INSURANCE COMPANY INC	\$110,380,131	2.55	90	126	136	112
069	21652	FARMERS INSURANCE EXCHANGE	\$8,596,650	0.20	8	135	126	104
569	13897	FARMERS MUTUAL HAIL INS CO OF IOWA	\$1,269,488	0.03	0	0	0	244
569	16381	FARMERS UNION COOPERATIVE INS CO	\$78,865	0.00	1	231	336	46
001	41483	FARMINGTON CASUALTY COMPANY	\$4,974,367	0.12	0	0	0	244
140	13838	FARMLAND MUTUAL INSURANCE COMPANY	\$3,067,008	0.07	1	42	66	187
038	20281	FEDERAL INSURANCE COMPANY	\$43,571,256	1.01	0	0	1	244
007	13935	FEDERATED MUTUAL INSURANCE COMPANY	\$29,739,201	0.69	11	56	43	172
000	11118	FEDERATED RURAL ELECTRIC INS CORP	\$2,163,903	0.05	0	0	23	244
000	43460	FFG INSURANCE COMPANY	\$37,808	0.00	0	0	0	244
894	39152	FG INSURANCE CORPORATION	\$19,909	0.00	0	0	0	244
196	25879	FIDELITY & GUARANTY INS UNDERWRITERS	\$7,763,216	0.18	1	19	13	230
048	35270	FIDELITY AND CASUALTY CO OF NY*	\$18,999,542	0.44	6	48	68	184
212	39306	FIDELITY AND DEPOSIT CO MARYLAND	\$8,224,582	0.19	0	0	25	244
196	35386	FIDELITY AND GUARANTY INSURANCE COMP	\$3,273,283	0.08	0	0	0	244
191	27626	FINANCIAL AMERICAN INSURANCE COMPANY	\$60,503	0.00	0	0	0	244
350	12815	FINANCIAL GUARANTY INSURANCE COMPANY	\$3,940,871	0.09	0	0	0	244
194	18287	FINANCIAL SECURITY ASSURANCE INC	\$562,192	0.01	0	0	0	244
926	24880	FIRE AND CASUALTY INS CO OF CONNECTI	\$3,370,379	0.08	0	0	15	244
069	21660	FIRE INSURANCE EXCHANGE	\$11,977,247	0.28	16	198	262	60
761	37273	FIREMANS FUND INS CO OF WISCONSIN	\$4,033,738	0.09	1	34	25	202
761	42860	FIREMANS FUND INSURANCE CO OF MO	\$5,558,186	0.13	3	76	74	155
761	21873	FIREMANS FUND INSURANCE COMPANY	\$14,201,529	0.33	12	126	138	111
048	20850	FIREMENS INS CO OF NEWARK, NEW JERSE	\$1,218,802	0.03	0	0	0	244
191	11150	FIRST AMERICAN INSURANCE COMPANY	\$2,283,363	0.05	3	162	110	81
689	16578	FIRST COMMUNITY INSURANCE COMPANY	\$76,450	0.00	0	0	0	244
479	11177	FIRST FINANCIAL INSURANCE COMPANY	\$713,676	0.02	2	238	197	44
241	25321	FIRST GENERAL INSURANCE COMPANY	\$1,380	0.00	0	0	0	244
111	33588	FIRST LIBERTY INSURANCE CORP THE	\$1,516	0.00	0	0	0	244
000	42722	FIRST MARINE INS CO	\$1,236,712	0.03	9	764	988	2
163	24724	FIRST NATIONAL INS CO OF AMERICA	\$6,201,220	0.14	9	206	198	55
350	34916	FIRST SPECIALTY INSURANCE CORPORATIO	\$1,714,055	0.04	0	0	0	244
349	13978	FLORISTS MUTUAL INSURANCE COMPANY	\$1,264,735	0.03	0	0	39	244

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238	11185	FOREMOST INSURANCE CO	\$2,916,689	0.07	7	310	416	20
238	11800	FOREMOST PROPERTY AND CASUALTY INS C	\$404,388	0.01	4	623	648	7
238	41513	FOREMOST SIGNATURE INSURANCE COMPANY	\$2,544,234	0.06	2	99	257	135
508	12513	FORTRESS INSURANCE COMPANY OF AMERIC	\$4,788	0.00	0	0	0	244
350	17680	FORUM INSURANCE COMPANY	\$864,107	0.02	0	0	0	244
790	11207	FREMONT INDEMNITY COMPANY	\$15,187	0.00	0	0	0	244
753	25771	GAN NORTH AMERICAN INSURANCE CO	\$59,081	0.00	0	0	0	244
000	28339	GATEWAY INSURANCE COMPANY	\$7,110,888	0.16	13	262	310	34
350	29823	GE RESIDENTIAL MORTGAGE INS CORP NC	\$47,918	0.00	0	0	0	244
081	41491	GEICO CASUALTY COMPANY	\$205,804	0.00	2	389	369	14
081	35882	GEICO GENERAL INS CO	\$3,475,078	0.08	7	268	263	32
081	22055	GEICO INDEMNITY COMPANY	\$700,307	0.02	2	240	267	42
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	\$13,558,455	0.31	12	132	122	106
400	18821	GENERAL CASUALTY CO OF ILLINOIS	\$237,078	0.01	0	0	332	244
400	24414	GENERAL CASUALTY CO OF WISCONSIN	\$4,253,104	0.10	4	128	120	108
350	16675	GENERAL ELECTRIC MORT INS CORP OF NC	\$26,460	0.00	0	0	0	244
350	38458	GENERAL ELECTRIC MORTGAGE INS CORP	\$5,608,083	0.13	0	0	0	244
163	24732	GENERAL INSURANCE CO OF AMERICA	\$3,887,171	0.09	1	35	39	199
080	22039	GENERAL REINSURANCE CORPORATION	\$866,104	0.02	0	0	0	244
080	11967	GENERAL STAR NATIONAL INS CO	\$395,211	0.01	0	0	0	244
000	11231	GENERALI U S BRANCH	\$316,438	0.01	1	171	265	75
080	38962	GENESIS INSURANCE COMPANY	\$356,094	0.01	0	0	0	244
604	41343	GERLING AMERICA INSURANCE COMPANY	\$319,291	0.01	0	0	0	244
048	34622	GLENS FALLS INSURANCE COMPANY THE	\$3,482,507	0.08	0	0	0	244
162	24600	GLOBE INDEMNITY COMPANY	\$1,601,222	0.04	0	0	0	244
081	22063	GOVERNMENT EMPLOYEES INSURANCE CO	\$7,143,957	0.17	10	201	129	59
082	22098	GRAIN DEALERS MUTUAL INSURANCE CO	\$1,115,872	0.03	0	0	131	244
012	23809	GRANITE STATE INSURANCE COMPANY	\$5,304,689	0.12	0	0	29	244
084	16691	GREAT AMERICAN INSURANCE COMPANY	\$3,705,723	0.09	4	145	370	94
457	19860	GREAT CENTRAL INSURANCE COMPANY	\$3,706,054	0.09	0	0	27	244
098	25224	GREAT DIVIDE INSURANCE COMPANY	\$98,940	0.00	0	0	0	244
038	20303	GREAT NORTHERN INSURANCE COMPANY	\$4,966,570	0.11	0	0	10	244
000	37710	GREAT PACIFIC INSURANCE COMPANY	\$2,047	0.00	0	0	0	244
150	11371	GREAT WEST CASUALTY COMPANY	\$18,834,704	0.44	5	40	36	189
222	22187	GREATER NEW YORK MUTUAL INS CO	\$30,697	0.00	0	0	0	244
784	22322	GREENWICH INSURANCE COMPANY	\$81,862	0.00	0	0	0	244
518	14117	GRINNELL MUTUAL REINSURANCE COMPANY	\$5,969,395	0.14	6	142	163	96
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	\$3,883,162	0.09	4	139	144	100
041	22217	GULF INSURANCE COMPANY	\$14,926,454	0.35	2	20	24	227
041	42811	GULF UNDERWRITERS INSURANCE COMPANY	\$110,620	0.00	0	0	0	244
141	11444	HAMILTON INSURANCE COMPANY	\$1,769,747	0.04	4	263	674	33
088	22292	HANOVER INSURANCE COMPANY THE	\$6,137,209	0.14	9	208	142	54
000	26433	HARCO NATIONAL INSURANCE COMPANY	\$1,405,303	0.03	1	78	35	151
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	\$1,908,514	0.04	0	0	52	244
091	29424	HARTFORD CASUALTY INS CO	\$10,903,638	0.25	8	108	123	132
091	19682	HARTFORD FIRE INSURANCE COMPANY	\$24,593,229	0.57	9	56	38	175
388	11452	HARTFORD STEAM BOILER INSPECTION & I	\$3,642,060	0.08	0	0	42	244
091	30104	HARTFORD UNDERWRITERS INSURANCE CO	\$43,577,993	1.01	49	173	123	73

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077	21741	HAWKEYE-SECURITY INS CO	\$8,232,288	0.19	10	176	168	68
202	15563	HEART OF AMERICA FIRE & CAS CO*	\$1,172,189	0.03	0	0	0	244
688	39527	HERITAGE INDEMNITY COMPANY	\$364,739	0.01	0	0	0	244
094	22489	HIGHLANDS INSURANCE COMPANY	\$286,012	0.01	0	0	0	244
095	22519	HOME INDEMNITY COMPANY THE	\$18,763,220	0.43	3	24	11	218
095	40363	HOME INSURANCE CO OF WISCONSIN THE	\$53,877	0.00	0	0	0	244
095	28177	HOME INSURANCE COMPANY OF INDIANA, T	\$259,279	0.01	0	0	0	244
095	22527	HOME INSURANCE COMPANY THE	\$8,639,123	0.20	2	34	30	201
300	22578	HORACE MANN INSURANCE COMPANY	\$1,423,256	0.03	1	77	138	153
950	38849	HOUSTON GENERAL INS CO	\$3,071,198	0.07	0	0	16	244
407	26891	IGF INSURANCE COMPANY	\$11,085,977	0.26	17	226	353	48
178	14249	ILLINOIS FOUNDERS INSURANCE COMPANY	\$385,647	0.01	3	476	337	10
012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	\$932,486	0.02	2	204	463	56
901	25348	INDEMNITY INS CO OF NORTH AMERICA	\$1,223,931	0.03	0	0	0	244
000	28371	INDEPENDENT RECIPROCAL EXCHANGE	\$3	0.00	0	0	0	244
246	14265	INDIANA LUMBERMENS MUTUAL INS CO	\$5,179,574	0.12	0	0	0	244
052	21040	INDUSTRIAL INDEMNITY COMPANY*	\$5,325,354	0.12	0	0	0	244
084	22268	INFINITY INSURANCE COMPANY	\$4,075,679	0.09	9	300	350	24
012	19429	INSURANCE CO OF THE STATE OF PA	\$5,413,407	0.13	0	0	0	244
671	30503	INSURANCE COMPANY OF DECATUR THE	\$880,461	0.02	3	316	488	18
020	26700	INSURANCE COMPANY OF ILLINOIS	\$1,828,428	0.04	1	64	272	164
901	22713	INSURANCE COMPANY OF NORTH AMERICA	\$51,921,863	1.20	13	39	34	192
000	12548	INSURANCE COMPANY OF THE PRAIRIE STA	\$839,465	0.02	0	0	0	244
922	27847	INSURANCE COMPANY OF THE WEST	\$168,667	0.00	0	0	0	244
103	22772	INTEGON INDEMNITY CORP	\$38,386	0.00	0	0	0	244
258	37885	INTERCARGO INSURANCE COMPANY	\$263,960	0.01	0	0	0	244
378	10037	INTERLEX INSURANCE CO	\$19,277	0.00	0	0	0	244
150	24139	INTERNATIONAL BUS & MERCANTILE REASS	\$548,546	0.01	0	0	0	244
000	11592	INTERNATIONAL FIDELITY INSURANCE CO	\$296,431	0.01	1	175	139	70
885	35777	INTERNATIONAL INDEMNITY COMPANY	\$563,314	0.01	5	672	1055	4
052	21083	INTERNATIONAL INSURANCE COMPANY*	\$7,101,167	0.16	0	0	0	244
761	22837	INTERSTATE INDEMNITY COMPANY	\$100,044	0.00	0	0	0	244
306	40266	INVESTORS MORTGAGE INS CO	\$113,343	0.00	0	0	0	244
355	35769	ITT LYNDON PROPERTY INS CO	\$795,710	0.02	0	0	0	244
268	10952	JC PENNEY CASUALTY INS CO	\$462,683	0.01	0	0	0	244
761	11630	JEFFERSON INSURANCE CO OF NEW YORK	\$617,361	0.01	0	0	374	244
000	14354	JEWELERS MUTUAL INSURANCE COMPANY	\$773,175	0.02	0	0	0	244
219	21180	JOHN DEERE INSURANCE COMPANY	\$5,473,366	0.13	0	0	9	244
000	25690	K-M INSURANCE COMPANY	\$423	0.00	0	0	0	244
000	15962	KANSAS BANKERS SURETY COMPANY THE	\$3,723,890	0.09	0	0	0	244
048	20885	KANSAS CITY FIRE & MARINE INS CO	\$1,361,274	0.03	0	0	0	244
000	34703	KANSAS MEDICAL MUTUAL INS CO	\$22,426	0.00	0	0	0	244
168	11665	KENTUCKY INSURANCE COMPANY	\$98,864	0.00	0	0	0	244
000	26077	LANCER INSURANCE COMPANY	\$324,471	0.01	0	0	0	244
084	11738	LEADER NATIONAL INSURANCE CO	\$7,172,508	0.17	9	180	293	65
000	24422	LEGION INSURANCE COMPANY	\$3,358,953	0.08	0	0	0	244
111	42404	LIBERTY INSURANCE CORPORATION	\$9,092,783	0.21	2	32	23	206
111	23035	LIBERTY MUTUAL FIRE INSURANCE CO	\$59,015,428	1.37	23	60	54	168

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			(1)	(2)	(3)	(4)	(5)	(6)
NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PREMIUM WRITTEN (5 YR AVE)	MARKET SHARE (5 YR AVE)	1994 COMPLAINTS	1994 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1994 RANKING (1 = WORST)
111	23043	LIBERTY MUTUAL INSURANCE COMPANY	\$63,374,867	1.47	12	29	37	213
000	33855	LINCOLN GENERAL INSURANCE CO	\$106,355	0.00	0	0	0	244
020	38830	LINCOLN NATIONAL HEALTH & CAS INS CO	\$33,345	0.00	0	0	0	244
020	26093	LINCOLN NATIONAL SPECIALTY INS CO	\$138,665	0.00	0	0	0	244
000	14400	LITITZ MUTUAL INSURANCE COMPANY	\$1,514,003	0.04	2	148	130	89
553	20311	LONDON ASSURANCE OF AMERICA INC THE	\$12,151	0.00	0	0	0	244
553	34649	LONDON GUARANTEE & ACCIDENT CO OF NY	\$64,559	0.00	0	0	0	244
946	14435	LUMBER MUTUAL INSURANCE COMPANY	\$76,642	0.00	0	0	0	244
108	22977	LUMBERMENS MUTUAL CASUALTY CO	\$15,087,045	0.35	0	0	17	244
000	23108	LUMBERMENS UNDERWRITING ALLIANCE	\$1,482,827	0.03	0	0	0	244
000	15636	LUTHERAN BENEVOLENT INS EXCHANGE	\$1,153,569	0.03	0	0	169	244
553	29998	MARINE INDEMNITY INSURANCE CO OF AME	\$551,357	0.01	0	0	0	244
785	38970	MARKEL INSURANCE COMPANY	\$1,040,192	0.02	1	95	93	137
212	19356	MARYLAND CASUALTY COMPANY	\$11,188,176	0.26	11	145	175	93
088	22306	MASSACHUSETTS BAY INS CO	\$7,219,105	0.17	2	40	21	190
048	22152	MAYFLOWER INSURANCE COMPANY LTD., T	\$13,666	0.00	0	0	0	244
659	32654	MEDICAL DEFENSE ASSOCIATES LTD	\$16,115,933	0.37	0	0	6	244
000	11843	MEDICAL PROTECTIVE COMPANY	\$17,487,517	0.40	0	0	0	244
146	33650	MENDOTA INSURANCE COMPANY	\$595,481	0.01	0	0	77	244
000	31968	MERASTAR INSURANCE COMPANY	\$253,731	0.01	1	183	157	63
000	14494	MERCHANTS BONDING CO (MUTUAL)	\$274,403	0.01	0	0	148	244
241	40169	METROPOLITAN CASUALTY INS CO	\$2,066,969	0.05	2	117	145	120
241	39950	METROPOLITAN GENERAL INS CO	\$509,051	0.01	2	282	443	27
241	34339	METROPOLITAN GROUP PROP & CAS INS CO	\$281,576	0.01	0	0	0	244
241	26298	METROPOLITAN PROPERTY & CASUALTY INS	\$11,431,265	0.26	40	517	342	8
852	40150	MGA INSURANCE COMPANY, INC.	\$5,142	0.00	0	0	0	244
079	38660	MIC GENERAL INSURANCE CORPORATION	\$340,559	0.01	0	0	125	244
079	38601	MIC PROPERTY AND CASUALTY INS CORP	\$3,603,061	0.08	1	37	42	197
000	14508	MICHIGAN MILLERS MUTUAL INS CO	\$639,478	0.01	0	0	73	244
124	23396	MICHIGAN MUTUAL INSURANCE COMPANY	\$8,639,633	0.20	1	17	18	232
069	21687	MID-CENTURY INS CO	\$48,145,675	1.11	71	227	203	47
084	23418	MID-CONTINENT CAS CO	\$84,200	0.00	0	0	0	244
832	11851	MIDLAND RISK INSURANCE COMPANY	\$21,535	0.00	0	0	0	244
000	23612	MIDWEST EMPLOYERS CASUALTY COMPANY	\$2,673,365	0.06	0	0	0	244
303	14559	MIDWEST MUTUAL INSURANCE CO	\$1,011,554	0.02	1	97	191	136
077	19011	MIDWESTERN INSURANCE COMPANY	\$691,182	0.02	0	0	135	244
855	40185	MILLERS GENERAL INS CO	\$5,738,450	0.13	11	270	276	31
855	14583	MILLERS MUTUAL INSURANCE ASSOCIATION	\$19,717,030	0.46	23	176	178	69
000	14575	MILLERS MUTUAL INSURANCE COMPANY	\$134,533	0.00	0	0	0	244
277	23582	MINNESOTA MUTUAL FIRE & CAS CO	\$441,413	0.01	1	150	501	88
861	27642	MISSOURI HOSPITAL PLAN	\$13,235,886	0.31	0	0	0	244
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	\$14,028,923	0.32	0	0	0	244
999	00103	MO PROPERTY INS PLACEMENT FACILITY	\$5,348,768	0.12	0	0	0	244
350	32077	MONTGOMERY WARD INSURANCE COMPANY	\$119,692	0.00	0	0	0	244
105	29858	MORTGAGE GUARANTY INS CORP	\$5,834,546	0.14	0	0	0	244
079	22012	MOTORS INSURANCE CORPORATION	\$1,945,068	0.05	2	122	51	114
052	21318	MT AIRY INS CO	\$935,704	0.02	0	0	0	244
528	12041	MUNICIPAL BOND INVESTORS ASSUR CORP	\$5,249,036	0.12	0	0	0	244

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NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	27014	MUTUAL FIRE AND STORM INSURANCE CO	\$24,077	0.00	0	0	0	244
227	23647	MUTUAL SERVICE CASUALTY INSURANCE CO	\$659,872	0.02	2	248	141	39
784	20583	NAC REINSURANCE CORPORATION	\$55,571	0.00	0	0	0	244
618	30945	NATIONAL ALLIANCE INSURANCE COMPANY	\$11,649	0.00	0	0	0	244
000	23663	NATIONAL AMERICAN INSURANCE COMPANY	\$5,417,142	0.13	1	26	38	217
345	29580	NATIONAL ASSURANCE UNDERWRITERS INC	\$88,882	0.00	0	0	0	244
618	23701	NATIONAL AUTOMOBILE AND CASUALTY INS	\$3,011	0.00	0	0	0	244
140	11991	NATIONAL CASUALTY COMPANY*	\$4,041,895	0.09	6	201	201	58
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$852,640	0.02	0	0	0	244
155	10243	NATIONAL CONTINENTAL INS CO	\$730,348	0.02	0	0	0	244
129	16217	NATIONAL FARMERS UNION PROP & CAS CO	\$640,497	0.01	0	0	72	244
129	23752	NATIONAL FARMERS UNION STD INS CO	\$495,303	0.01	0	0	0	244
000	15679	NATIONAL FIRE & INDEMNITY EXCHANGE	\$350,547	0.01	1	165	122	80
218	20478	NATIONAL FIRE INS CO OF HARTFORD	\$1,676,842	0.04	1	68	59	163
079	42447	NATIONAL GENERAL ASSURANCE COMPANY	\$10,028	0.00	0	0	0	244
079	23728	NATIONAL GENERAL INS CO	\$2,744,576	0.06	6	279	349	28
031	20087	NATIONAL INDEMNITY COMPANY	\$5,089,027	0.12	1	27	40	215
000	27944	NATIONAL INSURANCE ASSOCIATION	\$3,390,194	0.08	9	351	299	15
345	23736	NATIONAL INSURANCE UNDERWRITERS	\$60,512	0.00	0	0	0	244
031	20052	NATIONAL LIABILITY & FIRE INS CO	\$73,688	0.00	0	0	0	244
691	34835	NATIONAL REINSURANCE CORP, THE	\$905,767	0.02	0	0	0	244
761	21881	NATIONAL SURETY CORPORATION	\$18,360,915	0.42	4	33	14	205
012	19445	NATIONAL UNION FIRE INS CO OF PITTSB	\$109,522,097	2.53	4	6	5	243
140	28223	NATIONWIDE AGRIBUSINESS INSURANCE CO	\$8,981,216	0.21	0	0	17	244
140	23760	NATIONWIDE GENERAL INSURANCE CO	\$49,561	0.00	0	0	0	244
140	23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	\$2,792,582	0.06	0	0	127	244
140	23787	NATIONWIDE MUTUAL INSURANCE COMPANY	\$6,156,228	0.14	1	23	67	222
140	37877	NATIONWIDE PROPERTY & CASUALTY INS C	\$4,129,519	0.10	1	33	12	204
718	25240	NAU COUNTRY INSURANCE COMPANY	\$775,590	0.02	0	0	0	244
510	42307	NAVIGATORS INSURANCE COMPANY	\$956,117	0.02	0	0	0	244
624	21830	NEW ENGLAND INSURANCE COMPANY	\$53,261	0.00	0	0	0	244
012	23841	NEW HAMPSHIRE INSURANCE COMPANY	\$2,771,050	0.06	0	0	91	244
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	\$424,268	0.01	0	0	0	244
256	16608	NEW YORK MARINE & GENERAL INS CO	\$3,214,702	0.07	0	0	0	244
162	24643	NEWARK INSURANCE COMPANY	\$16,437	0.00	0	0	0	244
048	35106	NIAGARA FIRE INSURANCE COMPANY	\$857,034	0.02	0	0	0	244
000	32301	NICHIDO FIRE & MARINE INS CO LTD (US	\$105	0.00	0	0	0	244
143	29785	NN INSURANCE COMPANY	\$370,818	0.01	0	0	116	244
000	10340	NOBEL INSURANCE COMPANY	\$861,171	0.02	0	0	0	244
000	29530	NORDSTERN INSURANCE CO OF AMERICA	\$105,311	0.00	0	0	0	244
181	29874	NORTH AMERICAN SPECIALTY INS CO	\$1,046,072	0.02	0	0	46	244
052	21105	NORTH RIVER INSURANCE COMPANY THE*	\$3,449,783	0.08	1	38	29	193
008	36455	NORTHBROOK INDEMNITY CO	\$213,339	0.00	0	0	0	244
008	36463	NORTHBROOK NATIONAL INS CO	\$641,121	0.01	0	0	0	244
008	19224	NORTHBROOK PROPERTY & CASUALTY INS C	\$1,448,860	0.03	0	0	34	244
044	38369	NORTHERN ASSURANCE CO OF AMERICA	\$4,446,048	0.10	2	62	69	166
212	19372	NORTHERN INSURANCE CO OF NEW YORK	\$9,685,311	0.22	1	15	5	235
146	27987	NORTHFIELD INSURANCE COMPANY	\$1,363,922	0.03	0	0	0	244

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			(1)	(2)	(3)	(4)	(5)	(6)
NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PREMIUM WRITTEN (5 YR AVE)	MARKET SHARE (5 YR AVE)	1994 COMPLAINTS	1994 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1994 RANKING (1 = WORST)
146	24015	NORTHLAND INSURANCE COMPANY	\$9,248,267	0.21	2	32	89	207
143	23906	NORTHWESTERN NTL CASUALTY CO	\$1,561,975	0.04	0	0	32	244
038	20338	NORTHWESTERN PACIFIC INDEMNITY CO	\$57	0.00	0	0	0	244
031	34630	OAK RIVER INSURANCE COMPANY	\$6,097	0.00	0	0	0	244
225	23248	OCCIDENTAL FIRE & CAS CO OF NC	\$1,134,338	0.03	0	0	0	244
148	24074	OHIO CASUALTY INSURANCE COMPANY	\$6,684,258	0.15	8	171	199	74
228	24104	OHIO FARMERS INSURANCE CO	\$43,557	0.00	0	0	0	244
000	26565	OHIO INDEMNITY COMPANY	\$6,453	0.00	0	0	0	244
148	24082	OHIO SECURITY INSURANCE COMPANY	\$1,070	0.00	0	0	0	244
898	36625	OLD RELIABLE CASUALTY COMPANY	\$4,010,901	0.09	10	338	317	16
150	24147	OLD REPUBLIC INSURANCE COMPANY	\$7,036,772	0.16	2	41	15	188
150	35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	\$361,320	0.01	0	0	237	244
150	40444	OLD REPUBLIC SURETY COMPANY	\$392,902	0.01	0	0	0	244
697	37060	OLD UNITED CASUALTY COMPANY	\$1,164,399	0.03	2	177	84	67
261	37540	OMAHA PROPERTY AND CASUALTY INS CO	\$1,330,932	0.03	5	404	405	13
280	32700	OWNERS INSURANCE COMPANY	\$1,557,740	0.04	0	0	0	244
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	\$14,853,336	0.34	0	0	7	244
038	20346	PACIFIC INDEMNITY COMPANY	\$2,204,813	0.05	0	0	0	244
229	24198	PEERLESS INSURANCE COMPANY	\$22,922	0.00	0	0	0	244
000	32859	PENN-AMERICA INS CO	\$406,770	0.01	0	0	107	244
077	21962	PENNSYLVANIA GENERAL INSURANCE CO	\$7,348,847	0.17	0	0	70	244
767	12262	PENNSYLVANIA MANUFACTURERS ASSOC INS	\$3,118	0.00	0	0	0	244
271	14990	PENNSYLVANIA NTL MUTUAL CAS INS CO	\$415,131	0.01	0	0	0	244
000	12297	PETROLEUM CASUALTY COMPANY	\$494	0.00	0	0	0	244
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	\$3,258,383	0.08	0	0	0	244
000	35718	PHICO INSURANCE COMPANY	\$1,980,606	0.05	0	0	0	244
677	18058	PHILADELPHIA INDEMNITY INSURANCE CO	\$385,960	0.01	0	0	0	244
553	35262	PHOENIX ASSURANCE CO OF NEW YORK	\$930,553	0.02	0	0	0	244
041	25623	PHOENIX INSURANCE COMPANY THE	\$2,034,866	0.05	2	118	147	117
000	44610	PHYSICIANS DEFENSE ASSOCIATION	\$487,329	0.01	0	0	0	244
000	33928	PIE MUTUAL INSURANCE CO, THE	\$12,312,078	0.28	0	0	4	244
000	20419	PLAINS INSURANCE COMPANY	\$10,877	0.00	0	0	0	244
008	27251	PMI MORTGAGE INS CO	\$2,452,154	0.06	0	0	0	244
077	40134	POTOMAC INSURANCE CO OF ILLINOIS	\$299,690	0.01	0	0	0	244
193	25801	PRAIRIE STATE FARMERS INS COMPANY	\$579,800	0.01	0	0	0	244
303	42803	PREFERRED ABSTAINERS INS CO	\$1,267,557	0.03	0	0	0	244
303	42331	PREFERRED AMERICA INSURANCE COMPANY	\$1,886,035	0.04	5	314	344	19
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PP	\$23,541	0.00	0	0	0	244
000	44083	PREFERRED PHYSICIANS MUTUAL R R GRP	\$1,300,129	0.03	0	0	0	244
303	15032	PREFERRED RISK MUTUAL INSURANCE CO	\$7,271,726	0.17	7	138	148	101
084	31925	PRINCIPAL CASUALTY INS CO	\$812,524	0.02	0	0	117	244
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	\$142,755	0.00	0	0	0	244
155	24260	PROGRESSIVE CASUALTY INSURANCE CO	\$12,358,242	0.29	27	324	271	17
155	42919	PROGRESSIVE NORTHWESTERN INS CO	\$5,009,953	0.12	8	222	122	49
155	32786	PROGRESSIVE SPECIALTY INS CO	\$151,275	0.00	0	0	0	244
000	29467	PROTECTION MUTUAL INSURANCE COMPANY	\$4,456,712	0.10	0	0	11	244
867	12416	PROTECTIVE INSURANCE COMPANY	\$268,871	0.01	0	0	151	244
156	24295	PROVIDENCE WASHINGTON INSURANCE CO	\$2,380,735	0.06	3	157	148	84

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297	23086	PRUDENTIAL - LMI COMMERCIAL INS CO	\$2,224,816	0.05	0	0	0	244
304	36447	PRUDENTIAL GENERAL INS CO	\$278,761	0.01	0	0	0	244
304	32352	PRUDENTIAL PROPERTY & CASUALTY INS C	\$11,903,574	0.28	14	174	177	72
350	39985	PURITAN EXCESS AND SURPLUS LINES INS	\$1,200	0.00	0	0	0	244
158	24384	RANGER INSURANCE COMPANY	\$2,730,128	0.06	1	47	37	185
378	33367	RCA MUTUAL INSURANCE COMPANY	\$11,032,035	0.26	0	0	0	244
056	21253	RECIPROCAL EXCHANGE	\$1,089	0.00	0	0	0	244
329	37303	REDLAND INSURANCE COMPANY	\$5,425,202	0.13	3	78	66	152
400	24449	REGENT INSURANCE COMPANY	\$2,304,966	0.05	1	54	87	177
547	18341	REINSURANCE CORP OF NY	\$338,304	0.01	0	0	0	244
159	24457	RELIANCE INSURANCE COMPANY	\$18,632,015	0.43	1	8	11	242
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	\$11,221,571	0.26	1	13	14	237
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	\$88,802	0.00	0	0	0	244
400	38318	REPUBLIC INSURANCE COMPANY	\$1,267,004	0.03	2	167	347	77
150	28452	REPUBLIC MORTGAGE INSURANCE COMPANY	\$3,315,219	0.08	0	0	0	244
574	31089	REPUBLIC WESTERN INS CO	\$661,427	0.02	2	248	281	40
783	13056	RLI INSURANCE COMPANY	\$1,795,798	0.04	0	0	0	244
000	27065	ROCKFORD MUTUAL INSURANCE COMPANY	\$142,530	0.00	0	0	0	244
162	24678	ROYAL INDEMNITY COMPANY	\$5,729,790	0.13	0	0	0	244
162	26980	ROYAL INSURANCE COMPANY OF AMERICA	\$12,939,918	0.30	6	69	52	162
471	39039	RURAL COMMUNITY INSURANCE COMPANY	\$186,913	0.00	0	0	0	244
163	24740	SAFECO INSURANCE CO OF AMERICA	\$34,292,128	0.79	27	120	98	115
163	39012	SAFECO INSURANCE COMPANY OF ILLINOIS	\$2,042,761	0.05	4	236	220	45
163	24759	SAFECO NATIONAL INSURANCE COMPANY	\$12,896,426	0.30	11	127	112	109
162	24694	SAFEGUARD INSURANCE COMPANY	\$79,280	0.00	0	0	0	244
000	15105	SAFETY NATIONAL CASUALTY CORPORATION	\$3,831,069	0.09	0	0	0	244
748	16551	SAVERS PROPERTY & CASUALTY INS CO	\$2,651,029	0.06	3	144	57	95
553	20354	SEA INSURANCE CO OF AMERICA THE	\$30,548	0.00	0	0	0	244
164	22535	SEABOARD SURETY COMPANY	\$1,435,365	0.03	0	0	0	244
096	22543	SECURA INSURANCE A MUTUAL COMPANY	\$12,661,532	0.29	7	82	102	146
926	24902	SECURITY INSURANCE CO OF HARTFORD	\$9,480,858	0.22	0	0	0	244
215	19879	SECURITY NATIONAL INSURANCE COMPANY	\$281,000	0.01	0	0	0	244
000	10936	SENECA INSURANCE COMPANY INC	\$14,898	0.00	0	0	0	244
169	24988	SENTRY INSURANCE A MUTUAL COMPANY	\$11,024,084	0.26	11	147	332	90
123	23361	SHELTER GENERAL INS CO	\$10,974,911	0.25	7	94	136	139
123	23388	SHELTER MUTUAL INSURANCE CO	\$150,548,084	3.48	88	91	109	142
519	26107	SKANDIA U S INSURANCE COMPANY*	\$245,500	0.01	0	0	0	244
686	39322	SOREMA NORTH AMERICA REINSURANCE CO	\$9,400	0.00	0	0	0	244
168	24953	SOUTH CAROLINA INSURANCE COMPANY	\$441,033	0.01	0	0	100	244
254	37141	SOUTHERN GENERAL INSURANCE COMPANY	\$10,092	0.00	0	0	0	244
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	\$90,000	0.00	0	0	0	244
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	\$39,851,281	0.92	6	23	19	221
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	\$6,012,829	0.14	0	0	17	244
164	24805	ST PAUL INSURANCE CO OF ILLINOIS THE	\$7,688,161	0.18	1	19	33	229
164	24791	ST PAUL MERCURY INSURANCE COMPANY	\$12,585,540	0.29	0	0	0	244
164	41521	ST PAUL PROPERTY & CASUALTY INS CO	\$663,730	0.02	0	0	70	244
001	19070	STANDARD FIRE INSURANCE COMPANY	\$7,935,036	0.18	0	0	13	244
019	42986	STANDARD GUARANTY INSURANCE COMPANY	\$1,477,240	0.03	1	75	33	156

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
748	18023	STAR INSURANCE COMPANY	\$654,273	0.02	0	0	0	244
175	25127	STATE AUTO PROPERTY & CASUALTY INS C	\$7,945,760	0.18	5	91	187	141
175	25135	STATE AUTOMOBILE MUTUAL INS CO	\$7,693,344	0.18	3	56	40	173
176	25143	STATE FARM FIRE AND CASUALTY CO	\$199,957,645	4.63	104	81	72	149
176	25151	STATE FARM GENERAL INSURANCE CO	\$13,686,170	0.32	1	11	11	241
176	25178	STATE FARM MUTUAL AUTOMOBILE INS CO	\$445,224,419	10.30	269	94	98	140
150	12718	STATE SURETY COMPANY	\$335,389	0.01	0	0	0	244
000	41416	STATEWIDE INSURANCE COMPANY	\$86,209	0.00	0	0	0	244
084	22276	STONEWALL INSURANCE COMPANY	\$12,165	0.00	2	513	1183	9
866	40436	STRATFORD INSURANCE COMPANY	\$469,363	0.01	1	146	95	91
000	20362	SUMITOMO MARINE & FIRE INS CO LTD	\$161,536	0.00	0	0	0	244
553	12777	SUN INS CO OF NY	\$626,053	0.01	0	0	0	244
553	20370	SUN INSURANCE OFFICE OF AMERICA INC	\$659,479	0.02	0	0	0	244
300	22683	TEACHERS INSURANCE COMPANY	\$747,732	0.02	1	116	252	122
013	19526	TEXAS GENERAL INDEMNITY COMPANY	\$23,379	0.00	1	252	525	37
223	25402	THOMAS JEFFERSON INSURANCE COMPANY	\$1,551,695	0.04	0	0	64	244
642	39969	TIC INDEMNITY CO	\$30	0.00	0	0	0	244
185	25542	TIG INSURANCE COMPANY OF MICHIGAN	\$48	0.00	0	0	0	244
204	13242	TITAN INDEMNITY COMPANY	\$385,294	0.01	0	0	0	244
950	12904	TOKIO MARINE AND FIRE INS CO LTD (US	\$1,600,622	0.04	0	0	0	244
372	37621	TOYOTA MOTOR INSURANCE COMPANY	\$179,263	0.00	0	0	0	244
000	42749	TRADERS INSURANCE COMPANY	\$2,879,382	0.07	14	627	456	6
950	41238	TRANS PACIFIC INSURANCE COMPANY	\$90,828	0.00	0	0	0	244
185	25453	TRANSAMERICA COUNTRYWIDE INS CO	\$328,512	0.01	0	0	0	244
185	25496	TRANSAMERICA INDEMNITY CO	\$334,151	0.01	0	0	0	244
185	25534	TRANSAMERICA INS CO	\$12,242,270	0.28	7	85	46	145
185	25518	TRANSAMERICA PREMIER INS CO	\$4,697,350	0.11	2	59	87	170
218	20486	TRANSCONTINENTAL INSURANCE COMPANY	\$7,839,035	0.18	0	0	46	244
084	33014	TRANSPORT INSURANCE COMPANY	\$307,781	0.01	0	0	0	244
218	20494	TRANSPORTATION INSURANCE COMPANY	\$34,572,550	0.80	7	31	34	209
468	10553	TRANSUNION CASUALTY COMPANY	\$3,015	0.00	0	0	0	244
041	25666	TRAVELERS INDEMNITY CO OF AMERICA	\$3,551,103	0.08	2	75	57	157
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	\$50,514,659	1.17	5	15	20	233
041	25682	TRAVELERS INDEMNITY CO OF RI	\$2,662,319	0.06	1	48	19	183
041	25658	TRAVELERS INDEMNITY COMPANY	\$20,329,735	0.47	3	22	36	224
041	39357	TRAVELERS INSURANCE CO(ACC DEPT)	\$89,898	0.00	6	1363	5016	1
098	31003	TRI STATE INSURANCE CO OF MINNESOTA	\$89,681	0.00	0	0	0	244
077	25712	TRI-STATE INS CO	\$3,490,552	0.08	5	190	160	61
421	24350	TRIAD GUARANTY INSURANCE CORP	\$99,278	0.00	0	0	0	244
215	15954	TRINITY UNIVERSAL INS CO OF KS	\$438,380	0.01	2	301	202	23
215	19887	TRINITY UNIVERSAL INSURANCE COMPANY	\$147,593	0.00	2	419	697	12
069	21709	TRUCK INSURANCE EXCHANGE	\$22,124,301	0.51	7	48	89	182
091	27120	TRUMBULL INSURANCE COMPANY	\$1,024,092	0.02	0	0	141	244
267	40118	TRUSTGARD INSURANCE COMPANY	\$526,563	0.01	2	277	258	29
091	29459	TWIN CITY FIRE INS CO	\$16,669,345	0.39	0	0	6	244
000	44164	U S PHYSICIANS MUTUAL RRG	\$21,792	0.00	0	0	0	244
781	37893	ULICO CASUALTY COMPANY	\$922,881	0.02	0	0	0	244
356	25763	UNIGARD SECURITY INSURANCE COMPANY	\$3,207	0.00	0	0	659	244

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
098	25844	UNION INSURANCE CO	\$112,399	0.00	0	0	0	244
062	21423	UNION MUTUAL INS CO OF PROVIDENCE	\$418,775	0.01	0	0	105	244
215	11142	UNITED CASUALTY INSURANCE CO OF AMER	\$757,869	0.02	1	115	62	125
155	11770	UNITED FINANCIAL CASUALTY COMPANY	\$58,027	0.00	0	0	0	244
248	13021	UNITED FIRE AND CASUALTY COMPANY	\$12,334,052	0.29	5	60	79	167
012	15873	UNITED GUARANTY RESIDENTIAL INS CO	\$2,346,765	0.05	0	0	0	244
012	16667	UNITED GUARANTY RESIDENTIAL INS NC	\$474,089	0.01	0	0	0	244
159	24473	UNITED PACIFIC INSURANCE COMPANY	\$937,586	0.02	0	0	0	244
077	21776	UNITED SECURITY INSURANCE COMPANY	\$3,246,687	0.08	0	0	31	244
200	25941	UNITED SERVICES AUTOMOBILE ASSOCIATI	\$29,677,984	0.69	6	31	24	210
000	23256	UNITED SOUTHERN ASSURANCE COMPANY	\$225,516	0.01	0	0	0	244
196	25887	UNITED STATES FIDELITY & GUARANTY CO	\$35,223,220	0.82	27	117	91	119
052	21113	UNITED STATES FIRE INSURANCE CO*	\$9,927,351	0.23	2	30	21	212
232	25895	UNITED STATES LIABILITY INSURANCE CO	\$7,198	0.00	0	0	0	244
000	37931	UNIVERSAL OF OMAHA CASUALTY INS COMP	\$704,074	0.02	1	120	66	116
199	25933	UNIVERSAL SURETY COMPANY	\$8,682	0.00	0	0	0	244
397	13200	UNIVERSAL SURETY OF AMERICA	\$114,787	0.00	0	0	0	244
212	41181	UNIVERSAL UNDERWRITERS INS CO	\$7,721,223	0.18	2	37	20	194
345	29599	US SPECIALTY INSURANCE COMPANY	\$147,204	0.00	0	0	0	244
200	25968	USAA CASUALTY INSURANCE COMPANY	\$7,910,159	0.18	6	110	110	129
389	11835	USF RE INSURANCE COMPANY	\$296	0.00	0	0	0	244
498	24376	USLIFE INDEMNITY COMPANY	\$20,301	0.00	0	0	0	244
201	25976	UTICA MUTUAL INSURANCE COMPANY	\$833,889	0.02	0	0	0	244
212	26611	VALIANT INS CO	\$2,721,846	0.06	0	0	0	244
218	20508	VALLEY FORGE INSURANCE COMPANY	\$6,003,132	0.14	1	24	68	219
400	24554	VANGUARD INSURANCE COMPANY	\$738,023	0.02	1	117	255	121
000	21172	VANLINER INSURANCE COMPANY	\$23,098,908	0.53	3	20	22	228
235	36781	VASA NORTH ATLANTIC INSURANCE COMPAN	\$237,927	0.01	0	0	0	244
350	18759	VEREX ASSURANCE INCORPORATED	\$969,726	0.02	0	0	0	244
958	11762	VESTA FIRE INSURANCE CORP	\$1,822,667	0.04	0	0	0	244
958	42668	VESTA INSURANCE CORPORATION	\$49,314	0.00	0	0	0	244
038	20397	VIGILANT INSURANCE COMPANY	\$12,575,943	0.29	1	12	16	239
625	13137	VIKING INSURANCE COMPANY OF WI	\$4,456,335	0.10	9	277	389	30
317	40827	VIRGINIA SURETY COMPANY INC	\$3,701,113	0.09	0	0	0	244
041	41211	VOYAGER GUARANTY INSURANCE COMPANY	\$823,443	0.02	1	110	58	130
000	32778	WASHINGTON INTERNATIONAL INSURANCE C	\$122,144	0.00	0	0	0	244
140	26069	WAUSAU BUSINESS INSURANCE COMPANY	\$336,365	0.01	1	167	126	78
140	26042	WAUSAU UNDERWRITERS INS CO	\$5,318,579	0.12	2	53	29	179
206	25011	WESCO INSURANCE COMPANY	\$418,309	0.01	0	0	0	244
148	24090	WEST AMERICAN INSURANCE COMPANY	\$7,121,216	0.16	1	20	72	226
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	\$3,466,117	0.08	0	0	0	244
285	30830	WESTERN DIVERSIFIED CASUALTY INS CO	\$46,151	0.00	0	0	0	244
397	13188	WESTERN SURETY COMPANY	\$2,308,007	0.05	0	0	43	244
228	24112	WESTFIELD INSURANCE COMPANY	\$10,370	0.00	0	0	0	244
350	34207	WESTPORT INSURANCE CORPORATION	\$59,159	0.00	1	238	385	43
084	12599	WINDSOR INSURANCE COMPANY	\$3,264,002	0.08	5	202	202	57
034	26050	WORLDWIDE UNDERWRITERS INSURANCE CO	\$1,618,471	0.04	2	141	184	97
000	11126	YASUDA FIRE & MARINE INS CO OF AMER,	\$660,362	0.02	0	0	0	244

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
156	24325	YORK INSURANCE COMPANY	\$46,625	0.00	0	0	0	244
011	26220	YOSEMITE INSURANCE COMPANY	\$195,199	0.00	0	0	0	244
212	27855	ZURICH AMERICAN INS CO OF ILLINOIS	\$117,361	0.00	3	655	807	5
212	16535	ZURICH INSURANCE COMPANY	\$13,530,092	0.31	1	11	11	240
			=====	=====	=====			
			\$4,320,888,008	100.00	2450			

**Total Private Passenger Automobile
Complaint Indices**

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
313	33898	AEGIS SECURITY INSURANCE COMPANY	\$5,165	0.00	0	0	0	139
001	19046	AETNA CASUALTY & SURETY CO OF IL	\$3,285	0.00	0	0	24	139
001	31194	AETNA CASUALTY & SURETY OF AMERICA	\$690	0.00	0	0	12	139
001	19038	AETNA CASUALTY AND SURETY COMPANY	\$1,265,104	0.08	1	25	18	127
001	36161	AETNA INSURANCE COMPANY	\$1,064,942	0.07	2	52	38	87
001	38130	AETNA INSURANCE COMPANY OF ILLINOIS	\$21,800	0.00	0	0	0	139
084	26344	AGRICULTURAL INSURANCE COMPANY	\$5,997	0.00	0	0	0	139
012	19399	AIU INSURANCE COMPANY	\$18,368	0.00	0	0	0	139
553	20273	ALLIANCE ASSURANCE CO OF AMERICA	\$338	0.00	0	0	0	139
214	19186	ALLIANCE INSURANCE COMPANY INC	\$64,704	0.00	0	0	0	139
003	19097	ALLIED MUTUAL INS CO	\$337,674	0.02	0	0	11	139
003	42579	ALLIED PROPERTY & CASUALTY INS CO	\$4,034,744	0.25	5	86	67	58
008	19240	ALLSTATE INDEMNITY COMPANY	\$9,394,320	0.59	1	11	78	138
008	19232	ALLSTATE INSURANCE COMPANY	\$72,460,500	4.57	80	156	143	18
008	17230	ALLSTATE PROPERTY & CASUALTY INS CO	\$0	0.00	12			
003	19100	AMCO INSURANCE COMPANY	\$5,712,168	0.36	6	87	76	56
084	26832	AMERICAN ALLIANCE INSURANCE COMPANY	\$1,173,981	0.07	0	0	0	139
390	10073	AMERICAN AMBASSADOR CASUALTY COMPANY	\$0	0.00	2			
162	24589	AMERICAN AND FOREIGN INSURANCE CO	\$240,004	0.02	0	0	0	139
465	10111	AMERICAN BANKERS INS CO OF FLORIDA	\$2,689,685	0.17	5	101	87	43
218	20427	AMERICAN CASUALTY CO OF READING PA	\$427,457	0.03	0	0	11	139
020	19690	AMERICAN ECONOMY INSURANCE COMPANY	\$19,865,870	1.25	5	31	38	106
044	20613	AMERICAN EMPLOYERS INSURANCE CO	\$345,264	0.02	2	59	44	77
127	23450	AMERICAN FAMILY HOME INSURANCE CO	\$1,309,089	0.08	0	0	0	139
473	19275	AMERICAN FAMILY MUTUAL INS CO	\$192,864,015	12.17	145	111	102	38
148	24066	AMERICAN FIRE & CASUALTY COMPANY	\$783,165	0.05	0	0	20	139
013	19496	AMERICAN FIRE AND INDEMNITY COMPANY	\$85,201	0.01	0	0	0	139
212	26247	AMERICAN GUARANTEE & LIABILITY INS C	\$0	0.00	1			
013	19518	AMERICAN INDEMNITY COMPANY	\$30,463	0.00	0	0	0	139
761	21857	AMERICAN INSURANCE COMPANY THE	\$744,272	0.05	0	0	0	139
012	32220	AMERICAN INTERNATIONAL INS CO	\$415,683	0.03	2	58	54	78
108	30562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$4,036	0.00	0	0	0	139
127	23469	AMERICAN MODERN HOME INSURANCE CO	\$348,823	0.02	0	0	0	139
108	22918	AMERICAN MOTORISTS INSURANCE CO	\$5,389,450	0.34	4	60	58	76
084	22136	AMERICAN NATIONAL FIRE INSURANCE CO	\$212,572	0.01	0	0	23	139
408	39942	AMERICAN NATIONAL GENERAL INS CO	\$1,425,778	0.09	0	0	45	139
408	28401	AMERICAN NATIONAL PROPERTY & CASUALT	\$7,025,762	0.44	7	90	121	53
084	37001	AMERICAN PREMIER INSURANCE COMPANY	\$1,315,341	0.08	1	25	9	128
108	18910	AMERICAN PROTECTION INSURANCE CO	\$21,240	0.00	0	0	0	139
465	19615	AMERICAN RELIABLE INSURANCE COMPANY	\$332,136	0.02	0	0	11	139
019	42978	AMERICAN SECURITY INSURANCE COMPANY	\$109,639	0.01	0	0	35	139
084	33723	AMERICAN SPIRIT INSURANCE COMPANY	\$216,100	0.01	0	0	0	139
473	19283	AMERICAN STANDARD INS CO OF WISCONSI	\$51,919,338	3.28	51	136	125	25
020	19704	AMERICAN STATES INSURANCE COMPANY*	\$7,522,549	0.47	7	86	103	57
020	37214	AMERICAN STATES PREFERRED INS CO	\$10,488,452	0.66	5	50	48	91
124	19488	AMERISURE INSURANCE COMPANY	\$4,373,153	0.28	4	66	100	69
004	27928	AMEX ASSURANCE COMPANY	\$465,196	0.03	0	0	21	139

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
028	19976	AMICA MUTUAL INSURANCE COMPANY	\$840,665	0.05	1	27	10	119
000	41459	ARMED FORCES INSURANCE EXCHANGE	\$8,208	0.00	0	0	0	139
761	21865	ASSOCIATED INDEMNITY CORPORATION	\$4,935,315	0.31	1	16	17	137
212	19305	ASSURANCE COMPANY OF AMERICA	\$3,891,894	0.25	1	17	25	134
084	21792	ATLANTA CASUALTY COMPANY	\$9,190,688	0.58	46	498	414	1
041	22209	ATLANTIC INSURANCE COMPANY	\$76,338	0.00	0	0	0	139
024	19895	ATLANTIC MUTUAL INSURANCE COMPANY	\$690,361	0.04	0	0	20	139
000	13390	ATLAS INSURANCE COMPANY	\$2,563	0.00	0	0	0	139
280	18988	AUTO-OWNERS INS CO	\$2,451,011	0.15	5	105	106	41
000	15512	AUTOMOBILE CLUB INTERINSURANCE EXCH	\$43,523,900	2.75	52	163	128	15
001	19062	AUTOMOBILE INS CO OF HARTFORD CT	\$590,383	0.04	0	0	10	139
103	29742	BANKERS AND SHIPPERS INSURANCE COMPA	\$1,122,832	0.07	7	180	85	8
901	18279	BANKERS STANDARD INSURANCE COMPANY	\$25,337	0.00	0	0	0	139
150	20095	BITUMINOUS CASUALTY CORPORATION	\$4	0.00	0	0	0	139
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	\$4,559,541	0.29	0	0	17	139
048	20788	BUCKEYE UNION INSURANCE COMPANY	\$0	0.00	1	0	0	139
033	20117	CALIFORNIA CASUALTY INDEMNITY EXCHAN	\$153	0.00	0	0	0	139
033	20125	CALIFORNIA CASUALTY INSURANCE CO	\$430	0.00	0	0	0	139
000	22284	CALIFORNIA COMPENSATION INS CO	\$820	0.00	0	0	0	139
532	15725	CAMERON MUTUAL INSURANCE COMPANY	\$23,439,981	1.48	17	91	99	52
056	21237	CASUALTY RECIPROCAL EXCHANGE	\$699,711	0.04	0	0	10	139
024	19909	CENTENNIAL INSURANCE COMPANY	\$112,896	0.01	0	0	0	139
901	20710	CENTURY INDEMNITY COMPANY	\$7,874	0.00	0	0	0	139
041	25615	CHARTER OAK FIRE INSURANCE CO THE	\$85,167	0.01	0	0	0	139
761	22810	CHICAGO INSURANCE COMPANY	\$3,764	0.00	0	0	0	139
240	10499	CHRYSLER INSURANCE COMPANY	\$0	0.00	1	0	0	139
901	22667	CIGNA INSURANCE COMPANY	\$31,460	0.00	0	0	0	139
079	22004	CIM INSURANCE CORPORATION	\$573	0.00	0	0	12	139
244	28665	CINCINNATI CASUALTY COMPANY THE	\$2,795	0.00	0	0	0	139
244	23280	CINCINNATI INDEMNITY COMPANY INC	\$1,828	0.00	0	0	0	139
244	10677	CINCINNATI INS CO THE	\$87,007	0.01	1	31	23	105
088	31534	CITIZENS INSURANCE COMPANY OF AMERIC	\$2,709,145	0.17	1	20	7	133
183	10502	CITIZENS SECURITY MUTUAL INS CO	\$2,905	0.00	0	0	0	139
484	20532	CLARENDON NATIONAL INS CO	\$2,474	0.00	0	0	0	139
140	10723	COLONIAL INSURANCE CO OF CALIFORNIA	\$7,191,374	0.45	8	101	111	44
239	20796	COLONIAL PENN FRANKLIN INSURANCE CO	\$1,132,464	0.07	1	26	47	126
239	34789	COLONIAL PENN INSURANCE COMPANY	\$1,515,732	0.10	2	48	96	92
807	40371	COLUMBIA MUTUAL INSURANCE COMPANY	\$12,447,889	0.79	22	193	240	7
044	20621	COMMERCIAL UNION INSURANCE COMPANY	\$9,125	0.00	0	0	166	139
901	43575	CONNECTICUT GENERAL FIRE & CASUALTY	\$855	0.00	0	0	0	139
218	20443	CONTINENTAL CASUALTY COMPANY*	\$927,853	0.06	1	27	10	121
048	35289	CONTINENTAL INSURANCE COMPANY THE*	\$484,200	0.03	1	29	32	112
098	10804	CONTINENTAL WESTERN INSURANCE CO	\$666,012	0.04	4	112	82	36
603	10812	CORONET INSURANCE COMPANY	\$4,707,110	0.30	1	16	209	136
050	20982	COUNTRY CASUALTY INS CO	\$341,169	0.02	0	0	11	139
050	20990	COUNTRY MUTUAL INSURANCE COMPANY	\$2,946,786	0.19	6	118	120	33
050	21008	COUNTRY PREFERRED INSURANCE COMPANY*	\$1,919	0.00	0	0	0	139

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
306	10847	CUMIS INSURANCE SOCIETY INC	\$29,746	0.00	0	0	0	139
169	21164	DAIRYLAND INSURANCE COMPANY	\$6,492,838	0.41	10	134	123	27
293	22241	DEPENDABLE INS CO INC*	\$6,930	0.00	0	0	0	139
003	42587	DEPOSITORS INSURANCE COMPANY	\$1,024,699	0.06	1	26	29	124
164	22926	ECONOMY FIRE & CASUALTY COMPANY	\$908,716	0.06	1	27	20	120
164	38067	ECONOMY PREFERRED INSURANCE COMPANY	\$1,264,209	0.08	2	50	37	89
164	40649	ECONOMY PREMIER ASSURANCE COMPANY	\$29,576	0.00	0	0	0	139
057	21261	ELECTRIC INSURANCE COMPANY	\$50,778	0.00	0	0	0	139
062	21407	EMCASCO INSURANCE COMPANY	\$802,473	0.05	0	0	0	139
212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	\$1,138,821	0.07	3	77	103	66
044	20648	EMPLOYERS FIRE INSURANCE COMPANY	\$2,954,147	0.19	5	98	35	46
062	21415	EMPLOYERS MUTUAL CASUALTY COMPANY	\$165,977	0.01	0	0	23	139
056	21245	EQUITY MUTUAL INSURANCE COMPANY	\$4,666,320	0.29	5	80	57	62
514	26859	FARM BUREAU TOWN & COUNTRY INS CO OF	\$30,486,305	1.92	38	163	156	14
214	19194	FARMERS ALLIANCE MUTUAL INS CO	\$534,204	0.03	0	0	0	139
077	25704	FARMERS AND MERCHANTS INSURANCE CO	\$16,525,465	1.04	14	99	100	45
069	21628	FARMERS INSURANCE COMPANY INC	\$110,237,865	6.96	90	118	125	32
569	16381	FARMERS UNION COOPERATIVE INS CO	\$78,840	0.00	1	31	12	104
140	13838	FARMLAND MUTUAL INSURANCE COMPANY	\$588,095	0.04	0	0	0	139
038	20281	FEDERAL INSURANCE COMPANY	\$953,766	0.06	0	0	10	139
007	13935	FEDERATED MUTUAL INSURANCE COMPANY	\$1,025,049	0.06	3	78	77	63
196	25879	FIDELITY & GUARANTY INS UNDERWRITERS	\$3,284,037	0.21	0	0	7	139
048	35270	FIDELITY AND CASUALTY CO OF NY*	\$142,610	0.01	0	0	0	139
212	39306	FIDELITY AND DEPOSIT CO MARYLAND	\$36	0.00	0	0	0	139
196	35386	FIDELITY AND GUARANTY INSURANCE COMP	\$218,563	0.01	0	0	0	139
191	27626	FINANCIAL AMERICAN INSURANCE COMPANY	\$60,503	0.00	0	0	0	139
761	37273	FIREMANS FUND INS CO OF WISCONSIN	\$0	0.00	1			
761	42860	FIREMANS FUND INSURANCE CO OF MO	\$5,558,194	0.35	2	29	31	111
761	21873	FIREMANS FUND INSURANCE COMPANY	\$131,074	0.01	5	155	150	19
048	20850	FIREMENS INS CO OF NEWARK, NEW JERSE	\$39,812	0.00	0	0	0	139
191	11150	FIRST AMERICAN INSURANCE COMPANY	\$1,718,471	0.11	2	47	34	95
479	11177	FIRST FINANCIAL INSURANCE COMPANY	\$37,765	0.00	0	0	0	139
241	25321	FIRST GENERAL INSURANCE COMPANY	\$1,380	0.00	0	0	0	139
163	24724	FIRST NATIONAL INS CO OF AMERICA	\$5,261,787	0.33	9	136	128	26
238	11185	FOREMOST INSURANCE CO	\$772,591	0.05	1	27	30	117
238	11800	FOREMOST PROPERTY AND CASUALTY INS C	\$9,040	0.00	1	32	12	101
238	41513	FOREMOST SIGNATURE INSURANCE COMPANY	\$397,475	0.03	0	0	0	139
000	28339	GATEWAY INSURANCE COMPANY	\$5,047,121	0.32	11	170	174	10
081	41491	GEICO CASUALTY COMPANY	\$205,804	0.01	1	30	11	107
081	35882	GEICO GENERAL INS CO	\$3,414,225	0.22	7	129	119	28
081	22055	GEICO INDEMNITY COMPANY	\$699,269	0.04	2	55	41	84
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	\$2,144,584	0.14	9	197	150	5
400	24414	GENERAL CASUALTY CO OF WISCONSIN	\$406,888	0.03	4	117	65	35
163	24732	GENERAL INSURANCE CO OF AMERICA	\$814,219	0.05	1	27	20	118
000	11231	GENERALI U S BRANCH	\$0	0.00	1			
048	34622	GLENS FALLS INSURANCE COMPANY THE	\$526	0.00	0	0	0	139
081	22063	GOVERNMENT EMPLOYEES INSURANCE CO	\$6,553,935	0.41	8	107	70	40

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
082	22098	GRAIN DEALERS MUTUAL INSURANCE CO	\$20,975	0.00	0	0	0	139
012	23809	GRANITE STATE INSURANCE COMPANY	\$1,436	0.00	0	0	0	139
084	16691	GREAT AMERICAN INSURANCE COMPANY	\$43,148	0.00	2	63	247	74
038	20303	GREAT NORTHERN INSURANCE COMPANY	\$16	0.00	0	0	0	139
784	22322	GREENWICH INSURANCE COMPANY	\$10,173	0.00	0	0	0	139
518	14117	GRINNELL MUTUAL REINSURANCE COMPANY	\$2,658,755	0.17	1	20	59	132
041	22217	GULF INSURANCE COMPANY	\$272,378	0.02	0	0	11	139
141	11444	HAMILTON INSURANCE COMPANY	\$1,769,747	0.11	4	93	202	51
088	22292	HANOVER INSURANCE COMPANY THE	\$575,343	0.04	3	85	73	60
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	\$133	0.00	0	0	0	139
091	29424	HARTFORD CASUALTY INS CO	\$789,111	0.05	6	164	181	13
091	19682	HARTFORD FIRE INSURANCE COMPANY	\$1,087,044	0.07	4	104	66	42
091	30104	HARTFORD UNDERWRITERS INSURANCE CO	\$13,062,867	0.82	36	305	202	3
077	21741	HAWKEYE-SECURITY INS CO	\$574,284	0.04	3	85	115	59
095	22519	HOME INDEMNITY COMPANY THE	\$3,594	0.00	0	0	0	139
095	22527	HOME INSURANCE COMPANY THE	\$71,482	0.00	0	0	23	139
300	22578	HORACE MANN INSURANCE COMPANY	\$837,991	0.05	0	0	10	139
407	26891	IGF INSURANCE COMPANY	\$10,334,759	0.65	17	170	264	9
178	14249	ILLINOIS FOUNDERS INSURANCE COMPANY	\$385,647	0.02	3	88	33	55
012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	\$698,697	0.04	2	55	92	83
901	25348	INDEMNITY INS CO OF NORTH AMERICA	\$8,145	0.00	0	0	0	139
246	14265	INDIANA LUMBERMENS MUTUAL INS CO	\$4,983	0.00	0	0	0	139
084	22268	INFINITY INSURANCE COMPANY	\$4,075,679	0.26	9	154	170	20
671	30503	INSURANCE COMPANY OF DECATUR THE	\$562,968	0.04	2	57	73	81
020	26700	INSURANCE COMPANY OF ILLINOIS	\$317,975	0.02	0	0	11	139
901	22713	INSURANCE COMPANY OF NORTH AMERICA	\$13,702	0.00	1	32	36	102
885	35777	INTERNATIONAL INDEMNITY COMPANY	\$554,460	0.03	5	142	137	23
052	21083	INTERNATIONAL INSURANCE COMPANY*	\$11,199	0.00	0	0	0	139
219	21180	JOHN DEERE INSURANCE COMPANY	\$99,079	0.01	0	0	0	139
048	20885	KANSAS CITY FIRE & MARINE INS CO	\$2,540	0.00	0	0	0	139
084	11738	LEADER NATIONAL INSURANCE CO	\$6,292,069	0.40	9	123	192	31
111	42404	LIBERTY INSURANCE CORPORATION	\$220,653	0.01	0	0	11	139
111	23035	LIBERTY MUTUAL FIRE INSURANCE CO	\$14,314,695	0.90	14	111	120	37
111	23043	LIBERTY MUTUAL INSURANCE COMPANY	\$41,303	0.00	0	0	47	139
108	22977	LUMBERMENS MUTUAL CASUALTY CO	\$26,789	0.00	0	0	0	139
785	38970	MARKEL INSURANCE COMPANY	\$27,770	0.00	0	0	0	139
212	19356	MARYLAND CASUALTY COMPANY	\$873,446	0.06	6	161	158	17
088	22306	MASSACHUSETTS BAY INS CO	\$1,534,913	0.10	1	24	9	129
048	22152	MAYFLOWER INSURANCE COMPANY LTD., T	\$10,771	0.00	0	0	0	139
146	33650	MENDOTA INSURANCE COMPANY	\$523,289	0.03	0	0	11	139
000	31968	MERASTAR INSURANCE COMPANY	\$248,647	0.02	1	30	11	108
241	40169	METROPOLITAN CASUALTY INS CO	\$2,066,969	0.13	2	44	40	96
241	39950	METROPOLITAN GENERAL INS CO	\$509,051	0.03	2	57	53	80
241	34339	METROPOLITAN GROUP PROP & CAS INS CO	\$281,576	0.02	0	0	0	139
241	26298	METROPOLITAN PROPERTY & CASUALTY INS	\$7,649,916	0.48	16	195	149	6
079	38660	MIC GENERAL INSURANCE CORPORATION	\$340,559	0.02	0	0	11	139
079	38601	MIC PROPERTY AND CASUALTY INS CORP	\$0	0.00	1			

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
124	23396	MICHIGAN MUTUAL INSURANCE COMPANY	\$114,844	0.01	0	0	0	139
069	21687	MID-CENTURY INS CO	\$23,336,399	1.47	30	161	197	16
303	14559	MIDWEST MUTUAL INSURANCE CO	\$577,889	0.04	1	28	21	113
077	19011	MIDWESTERN INSURANCE COMPANY	\$677,156	0.04	0	0	21	139
855	40185	MILLERS GENERAL INS CO	\$3,576,449	0.23	4	73	78	67
855	14583	MILLERS MUTUAL INSURANCE ASSOCIATION	\$7,854,742	0.50	14	168	163	11
277	23582	MINNESOTA MUTUAL FIRE & CAS CO	\$10,377	0.00	0	0	0	139
079	22012	MOTORS INSURANCE CORPORATION	\$8,522	0.00	2	63	24	71
618	30945	NATIONAL ALLIANCE INSURANCE COMPANY	\$10,825	0.00	0	0	0	139
140	11991	NATIONAL CASUALTY COMPANY*	\$0	0.00	1	0	0	139
218	20478	NATIONAL FIRE INS CO OF HARTFORD	\$146,064	0.01	0	0	0	139
079	42447	NATIONAL GENERAL ASSURANCE COMPANY	\$10,028	0.00	0	0	0	139
079	23728	NATIONAL GENERAL INS CO	\$2,590,811	0.16	6	123	133	30
000	27944	NATIONAL INSURANCE ASSOCIATION	\$3,390,194	0.21	9	167	132	12
761	21881	NATIONAL SURETY CORPORATION	\$164,905	0.01	0	0	0	139
012	19445	NATIONAL UNION FIRE INS CO OF PITTSB	\$0	0.00	1	0	0	139
140	28223	NATIONWIDE AGRIBUSINESS INSURANCE CO	\$53,897	0.00	0	0	0	139
140	23760	NATIONWIDE GENERAL INSURANCE CO	\$49,563	0.00	0	0	0	139
140	23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	\$806,458	0.05	0	0	30	139
140	23787	NATIONWIDE MUTUAL INSURANCE COMPANY	\$2,270,458	0.14	1	22	31	131
140	37877	NATIONWIDE PROPERTY & CASUALTY INS C	\$69,287	0.00	0	0	0	139
718	25240	NAU COUNTRY INSURANCE COMPANY	\$1,636	0.00	0	0	0	139
012	23841	NEW HAMPSHIRE INSURANCE COMPANY	\$4,814	0.00	0	0	24	139
048	35106	NIAGARA FIRE INSURANCE COMPANY	\$101,379	0.01	0	0	0	139
052	21105	NORTH RIVER INSURANCE COMPANY THE*	\$369,052	0.02	0	0	11	139
044	38369	NORTHERN ASSURANCE CO OF AMERICA	\$1,175,226	0.07	0	0	19	139
212	19372	NORTHERN INSURANCE CO OF NEW YORK	\$3,659	0.00	1	32	12	100
146	24015	NORTHLAND INSURANCE COMPANY	\$574,181	0.04	0	0	73	139
143	23906	NORTHWESTERN NTL CASUALTY CO	\$1,764	0.00	0	0	0	139
148	24074	OHIO CASUALTY INSURANCE COMPANY	\$719,382	0.05	0	0	61	139
148	24082	OHIO SECURITY INSURANCE COMPANY	\$1,070	0.00	0	0	0	139
898	36625	OLD RELIABLE CASUALTY COMPANY	\$505,170	0.03	0	0	0	139
150	35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	\$166,062	0.01	0	0	0	139
261	37540	OMAHA PROPERTY AND CASUALTY INS CO	\$659,256	0.04	2	56	41	82
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	\$1,543	0.00	0	0	0	139
038	20346	PACIFIC INDEMNITY COMPANY	\$290,567	0.02	0	0	0	139
077	21962	PENNSYLVANIA GENERAL INSURANCE CO	\$3,647,689	0.23	0	0	45	139
271	14990	PENNSYLVANIA NTL MUTUAL CAS INS CO	\$230,017	0.01	0	0	0	139
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	\$467,911	0.03	0	0	0	139
041	25623	PHOENIX INSURANCE COMPANY THE	\$1,020,165	0.06	2	52	38	86
077	40134	POTOMAC INSURANCE CO OF ILLINOIS	\$2,274	0.00	0	0	0	139
193	25801	PRAIRIE STATE FARMERS INS COMPANY	\$579,328	0.04	0	0	0	139
303	42803	PREFERRED ABSTAINERS INS CO	\$928,528	0.06	0	0	0	139
303	42331	PREFERRED AMERICA INSURANCE COMPANY	\$1,115,868	0.07	1	26	57	125
303	15032	PREFERRED RISK MUTUAL INSURANCE CO	\$2,641,778	0.17	4	82	110	61
084	31925	PRINCIPAL CASUALTY INS CO	\$733,984	0.05	0	0	20	139
155	24260	PROGRESSIVE CASUALTY INSURANCE CO	\$9,138,391	0.58	23	250	216	4

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
155	42919	PROGRESSIVE NORTHWESTERN INS CO	\$4,835,190	0.31	8	126	61	29
155	32786	PROGRESSIVE SPECIALTY INS CO	\$143,368	0.01	0	0	0	139
156	24295	PROVIDENCE WASHINGTON INSURANCE CO	\$1,005,289	0.06	0	0	29	139
304	36447	PRUDENTIAL GENERAL INS CO	\$278,567	0.02	0	0	0	139
304	32352	PRUDENTIAL PROPERTY & CASUALTY INS C	\$6,037,049	0.38	5	70	108	68
056	21253	RECIPROCAL EXCHANGE	\$30	0.00	0	0	0	139
400	24449	REGENT INSURANCE COMPANY	\$587,551	0.04	1	28	31	114
159	24457	RELIANCE INSURANCE COMPANY	\$5	0.00	0	0	0	139
400	38318	REPUBLIC INSURANCE COMPANY	\$44,540	0.00	0	0	0	139
162	24678	ROYAL INDEMNITY COMPANY	\$48,714	0.00	0	0	0	139
162	26980	ROYAL INSURANCE COMPANY OF AMERICA	\$27,495	0.00	2	63	35	73
163	24740	SAFECO INSURANCE CO OF AMERICA	\$14,489,190	0.91	15	118	92	34
163	39012	SAFECO INSURANCE COMPANY OF ILLINOIS	\$2,042,761	0.13	4	89	72	54
163	24759	SAFECO NATIONAL INSURANCE COMPANY	\$12,896,426	0.81	11	94	80	50
162	24694	SAFEGUARD INSURANCE COMPANY	\$26,996	0.00	0	0	0	139
553	20354	SEA INSURANCE CO OF AMERICA THE	\$13,926	0.00	0	0	0	139
096	22543	SECURA INSURANCE A MUTUAL COMPANY	\$4,261,678	0.27	3	50	71	88
215	19879	SECURITY NATIONAL INSURANCE COMPANY	\$142,870	0.01	0	0	0	139
169	24988	SENTRY INSURANCE A MUTUAL COMPANY	\$4,835,327	0.31	9	142	301	24
123	23361	SHELTER GENERAL INS CO	\$5,036,631	0.32	5	77	104	65
123	23388	SHELTER MUTUAL INSURANCE CO	\$97,904,799	6.18	53	78	99	64
519	26107	SKANDIA U S INSURANCE COMPANY*	\$58,498	0.00	0	0	0	139
168	24953	SOUTH CAROLINA INSURANCE COMPANY	\$139,406	0.01	0	0	12	139
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	\$14,136	0.00	2	63	36	72
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	\$3,731,062	0.24	0	0	6	139
164	24791	ST PAUL MERCURY INSURANCE COMPANY	\$49,075	0.00	0	0	0	139
001	19070	STANDARD FIRE INSURANCE COMPANY	\$716,790	0.05	0	0	0	139
019	42986	STANDARD GUARANTY INSURANCE COMPANY	\$1,008,513	0.06	1	26	10	122
175	25127	STATE AUTO PROPERTY & CASUALTY INS C	\$4,271,943	0.27	3	50	65	90
175	25135	STATE AUTOMOBILE MUTUAL INS CO	\$1,560,382	0.10	2	48	35	94
176	25143	STATE FARM FIRE AND CASUALTY CO	\$40,878,268	2.58	5	17	10	135
176	25178	STATE FARM MUTUAL AUTOMOBILE INS CO	\$424,070,234	26.77	269	95	96	48
084	22276	STONEWALL INSURANCE COMPANY	\$-1	-0.00	2	64	24	70
553	20370	SUN INSURANCE OFFICE OF AMERICA INC	\$187,705	0.01	0	0	0	139
300	22683	TEACHERS INSURANCE COMPANY	\$699,108	0.04	1	28	41	116
013	19526	TEXAS GENERAL INDEMNITY COMPANY	\$18,358	0.00	1	32	12	103
950	12904	TOKIO MARINE AND FIRE INS CO LTD (US	\$27,416	0.00	0	0	0	139
000	42749	TRADERS INSURANCE COMPANY	\$1,834,619	0.12	14	321	208	2
185	25453	TRANSAMERICA COUNTRYWIDE INS CO	\$95,724	0.01	0	0	0	139
185	25534	TRANSAMERICA INS CO	\$12,297	0.00	3	95	47	47
185	25518	TRANSAMERICA PREMIER INS CO	\$1,024,154	0.06	1	26	67	123
041	25666	TRAVELERS INDEMNITY CO OF AMERICA	\$145,326	0.01	0	0	11	139
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	\$0	0.00	1	0	0	139
041	25682	TRAVELERS INDEMNITY CO OF RI	\$721	0.00	0	0	0	139
041	25658	TRAVELERS INDEMNITY COMPANY	\$763,105	0.05	0	0	40	139
077	25712	TRI-STATE INS CO	\$2,265,403	0.14	5	108	70	39
215	15954	TRINITY UNIVERSAL INS CO OF KS	\$250,518	0.02	2	60	22	75

MISSOURI DEPARTMENT OF INSURANCE
1994 PRIVATE PASSENGER AUTOMOBILE INSURANCE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
215	19887	TRINITY UNIVERSAL INSURANCE COMPANY	\$89,832	0.01	0	0	12	139
069	21709	TRUCK INSURANCE EXCHANGE	\$0	0.00	2			
267	40118	TRUSTGARD INSURANCE COMPANY	\$491,469	0.03	2	58	32	79
091	29459	TWIN CITY FIRE INS CO	\$190,461	0.01	0	0	0	139
248	13021	UNITED FIRE AND CASUALTY COMPANY	\$262,192	0.02	1	30	45	110
077	21776	UNITED SECURITY INSURANCE COMPANY	\$647,172	0.04	0	0	10	139
200	25941	UNITED SERVICES AUTOMOBILE ASSOCIATI	\$21,810,028	1.38	6	34	23	97
196	25887	UNITED STATES FIDELITY & GUARANTY CO	\$1,275,974	0.08	6	150	165	21
052	21113	UNITED STATES FIRE INSURANCE CO*	\$936	-0.00	1	32	12	99
212	41181	UNIVERSAL UNDERWRITERS INS CO	\$189,791	0.01	0	0	0	139
200	25968	USAA CASUALTY INSURANCE COMPANY	\$6,565,633	0.41	4	53	70	85
212	26611	VALIANT INS CO	\$776,788	0.05	0	0	0	139
218	20508	VALLEY FORGE INSURANCE COMPANY	\$598,269	0.04	1	28	52	115
038	20397	VIGILANT INSURANCE COMPANY	\$2,151,036	0.14	0	0	8	139
625	13137	VIKING INSURANCE COMPANY OF WI	\$4,456,335	0.28	9	148	198	22
317	40827	VIRGINIA SURETY COMPANY INC	\$24,304	0.00	0	0	0	139
041	41211	VOYAGER GUARANTY INSURANCE COMPANY	\$250,867	0.02	1	30	11	109
140	26042	WAUSAU UNDERWRITERS INS CO	\$-10,356	-0.00	1	32	24	98
148	24090	WEST AMERICAN INSURANCE COMPANY	\$1,780,246	0.11	1	23	42	130
084	12599	WINDSOR INSURANCE COMPANY	\$3,264,002	0.21	5	94	88	49
034	26050	WORLDWIDE UNDERWRITERS INSURANCE CO	\$1,533,907	0.10	2	48	52	93
000	11126	YASUDA FIRE & MARINE INS CO OF AMER,	\$3,813	0.00	0	0	0	139
212	16535	ZURICH INSURANCE COMPANY	\$42,141	0.00	0	0	0	139
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			\$1,584,373,175	100.00	1488			

Total Homeowners
Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1994 HOMEOWNERS INSURANCE COMPLAINT INDICES

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
313	33898	AEGIS SECURITY INSURANCE COMPANY	\$271,414	0.07	0	0	17	82
001	19046	AETNA CASUALTY & SURETY CO OF IL	\$513	0.00	0	0	0	82
001	19038	AETNA CASUALTY AND SURETY COMPANY	\$223,169	0.05	0	0	0	82
001	38130	AETNA INSURANCE COMPANY OF ILLINOIS	\$11,088	0.00	0	0	0	82
065	10014	AFFILIATED FM INSURANCE COMPANY	\$4,109	0.00	0	0	0	82
084	26344	AGRICULTURAL INSURANCE COMPANY	\$2	0.00	0	0	0	82
214	19186	ALLIANCE INSURANCE COMPANY INC	\$663,019	0.16	1	41	28	70
003	19097	ALLIED MUTUAL INS CO	\$2,043,888	0.50	4	105	173	24
003	42579	ALLIED PROPERTY & CASUALTY INS CO	\$1,485,880	0.36	4	123	64	17
008	19240	ALLSTATE INDEMNITY COMPANY	\$1,048,118	0.25	0	0	73	82
008	19232	ALLSTATE INSURANCE COMPANY	\$18,769,906	4.55	20	99	163	27
008	17230	ALLSTATE PROPERTY & CASUALTY INS CO	\$0	0.00	1			
003	19100	AMCO INSURANCE COMPANY	\$12,576	0.00	0	0	0	82
084	26832	AMERICAN ALLIANCE INSURANCE COMPANY	\$163	0.00	0	0	0	82
162	24589	AMERICAN AND FOREIGN INSURANCE CO	\$22,053	0.01	0	0	0	82
761	21849	AMERICAN AUTOMOBILE INSURANCE CO	\$312,185	0.08	0	0	0	82
465	10111	AMERICAN BANKERS INS CO OF FLORIDA	\$719,455	0.17	1	40	69	72
218	20427	AMERICAN CASUALTY CO OF READING PA	\$609,578	0.15	3	125	87	15
020	19690	AMERICAN ECONOMY INSURANCE COMPANY	\$4,135,251	1.00	2	34	36	78
044	20613	AMERICAN EMPLOYERS INSURANCE CO	\$255,350	0.06	1	49	17	55
127	23450	AMERICAN FAMILY HOME INSURANCE CO	\$486,116	0.12	1	44	106	66
473	19275	AMERICAN FAMILY MUTUAL INS CO	\$66,671,017	16.15	91	136	140	12
148	24066	AMERICAN FIRE & CASUALTY COMPANY	\$184,305	0.04	0	0	0	82
013	19496	AMERICAN FIRE AND INDEMNITY COMPANY	\$14,212	0.00	0	0	0	82
013	19518	AMERICAN INDEMNITY COMPANY	\$16,841	0.00	0	0	0	82
761	21857	AMERICAN INSURANCE COMPANY THE	\$242,637	0.06	0	0	17	82
363	11215	AMERICAN LOYALTY INSURANCE CO	\$40,079	0.01	0	0	19	82
108	30562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$1,797	0.00	0	0	0	82
127	23469	AMERICAN MODERN HOME INSURANCE CO	\$196,429	0.05	2	101	139	25
108	22918	AMERICAN MOTORISTS INSURANCE CO	\$1,636,926	0.40	2	59	51	47
084	22136	AMERICAN NATIONAL FIRE INSURANCE CO	\$47,617	0.01	0	0	0	82
408	39942	AMERICAN NATIONAL GENERAL INS CO	\$4,563	0.00	0	0	0	82
408	28401	AMERICAN NATIONAL PROPERTY & CASUALTY	\$1,916,943	0.46	3	82	75	35
108	18910	AMERICAN PROTECTION INSURANCE CO	\$4,946	0.00	0	0	0	82
465	19615	AMERICAN RELIABLE INSURANCE COMPANY	\$0	0.00	2			
084	33723	AMERICAN SPIRIT INSURANCE COMPANY	\$45,882	0.01	0	0	0	82
020	19712	AMERICAN STATES INSURANCE CO TX	\$3,682,413	0.89	0	0	6	82
020	19704	AMERICAN STATES INSURANCE COMPANY*	\$2,624,831	0.64	2	46	119	62
020	37214	AMERICAN STATES PREFERRED INS CO	\$3,182,723	0.77	3	61	70	45
124	19488	AMERISURE INSURANCE COMPANY	\$996,543	0.24	1	36	37	75
004	27928	AMEX ASSURANCE COMPANY	\$38,200	0.01	0	0	0	82
028	19976	AMICA MUTUAL INSURANCE COMPANY	\$89,170	0.02	0	0	0	82
000	41459	ARMED FORCES INSURANCE EXCHANGE	\$543,578	0.13	1	43	15	67
761	21865	ASSOCIATED INDEMNITY CORPORATION	\$1,874,637	0.45	0	0	0	82
923	21296	ASSOCIATES INSURANCE COMPANY	\$2,941	0.00	0	0	0	82
212	19305	ASSURANCE COMPANY OF AMERICA	\$1,835,980	0.44	0	0	0	82
024	19895	ATLANTIC MUTUAL INSURANCE COMPANY	\$608,479	0.15	0	0	0	82

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000	27235	AUTO CLUB FAMILY INSURANCE COMPANY	\$1,430,155	0.35	4	125	108	16
280	18988	AUTO-OWNERS INS CO	\$2,016,429	0.49	4	106	92	23
001	19062	AUTOMOBILE INS CO OF HARTFORD CT	\$339,338	0.08	1	47	16	60
165	24813	BALBOA INSURANCE COMPANY	\$152,370	0.04	1	51	35	53
103	29742	BANKERS AND SHIPPERS INSURANCE COMPA	\$179,194	0.04	0	0	0	82
901	18279	BANKERS STANDARD INSURANCE COMPANY	\$32,394	0.01	0	0	0	82
400	24503	BLUE RIDGE INSURANCE COMPANY	\$2,496,605	0.60	5	118	82	18
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	\$2,856,291	0.69	0	0	15	82
000	13528	BROTHERHOOD MUTUAL INSURANCE CO	\$44,915	0.01	0	0	0	82
033	20117	CALIFORNIA CASUALTY INDEMNITY EXCHAN	\$99	0.00	0	0	0	82
532	15725	CAMERON MUTUAL INSURANCE COMPANY	\$5,113,263	1.24	8	118	112	19
056	21237	CASUALTY RECIPROCAL EXCHANGE	\$184,877	0.04	0	0	0	82
024	19909	CENTENNIAL INSURANCE COMPANY	\$241,322	0.06	0	0	0	82
901	20710	CENTURY INDEMNITY COMPANY	\$126,566	0.03	1	52	36	51
041	25615	CHARTER OAK FIRE INSURANCE CO THE	\$191,620	0.05	0	0	17	82
344	10669	CHURCH INSURANCE CO THE	\$9,511	0.00	0	0	0	82
000	18767	CHURCH MUTUAL INSURANCE COMPANY	\$109,421	0.03	0	0	0	82
330	20400	CIMARRON INSURANCE CO INCORPORATED	\$18,641	0.00	0	0	0	82
244	28665	CINCINNATI CASUALTY COMPANY THE	\$757	0.00	0	0	0	82
244	23280	CINCINNATI INDEMNITY COMPANY INC	\$445	0.00	0	0	0	82
244	10677	CINCINNATI INS CO THE	\$162,124	0.04	0	0	18	82
088	31534	CITIZENS INSURANCE COMPANY OF AMERIC	\$1,139,384	0.28	0	0	0	82
484	20532	CLARENDON NATIONAL INS CO	\$8,446	0.00	0	0	0	82
239	34789	COLONIAL PENN INSURANCE COMPANY	\$353,586	0.09	0	0	48	82
807	40371	COLUMBIA MUTUAL INSURANCE COMPANY	\$3,612,963	0.88	7	131	169	14
807	19640	COLUMBIA NATIONAL INSURANCE COMPANY	\$920,086	0.22	1	37	26	74
048	20818	COMMERCIAL INS CO OF NEWARK NJ*	\$537	0.00	0	0	0	82
044	20621	COMMERCIAL UNION INSURANCE COMPANY	\$93,879	0.02	1	53	91	50
218	20443	CONTINENTAL CASUALTY COMPANY*	\$334,213	0.08	1	47	49	59
048	35289	CONTINENTAL INSURANCE COMPANY THE*	\$326,064	0.08	0	0	0	82
098	10804	CONTINENTAL WESTERN INSURANCE CO	\$447,900	0.11	0	0	15	82
050	20990	COUNTRY MUTUAL INSURANCE COMPANY	\$593,292	0.14	0	0	29	82
050	21008	COUNTRY PREFERRED INSURANCE COMPANY*	\$154	0.00	0	0	0	82
306	10847	CUMIS INSURANCE SOCIETY INC	\$1,135	0.00	0	0	0	82
003	42587	DEPOSITORS INSURANCE COMPANY	\$270,708	0.07	2	97	84	28
164	22926	ECONOMY FIRE & CASUALTY COMPANY	\$1,611,834	0.39	1	30	102	79
164	38067	ECONOMY PREFERRED INSURANCE COMPANY	\$3,343,914	0.81	4	79	109	36
164	40649	ECONOMY PREMIER ASSURANCE COMPANY	\$6,362	0.00	0	0	0	82
057	21261	ELECTRIC INSURANCE COMPANY	\$10,569	0.00	0	0	0	82
062	21407	EMCASCO INSURANCE COMPANY	\$173,509	0.04	0	0	0	82
044	20648	EMPLOYERS FIRE INSURANCE COMPANY	\$535,135	0.13	0	0	15	82
140	21458	EMPLOYERS INSURANCE OF WAUSAU A MUTU	\$64	0.00	0	0	0	82
062	21415	EMPLOYERS MUTUAL CASUALTY COMPANY	\$62,068	0.02	0	0	37	82
056	21245	EQUITY MUTUAL INSURANCE COMPANY	\$1,234,397	0.30	2	67	103	42
514	26859	FARM BUREAU TOWN & COUNTRY INS CO OF	\$8,627,986	2.09	9	88	118	31
214	19194	FARMERS ALLIANCE MUTUAL INS CO	\$710,554	0.17	4	161	152	7
077	25704	FARMERS AND MERCHANTS INSURANCE CO	\$4,755,114	1.15	7	109	97	22

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069	21652	FARMERS INSURANCE EXCHANGE	\$3,386,451	0.82	8	157	108	8
038	20281	FEDERAL INSURANCE COMPANY	\$1,207,792	0.29	0	0	0	82
007	13935	FEDERATED MUTUAL INSURANCE COMPANY	\$479,057	0.12	1	44	61	65
196	25879	FIDELITY & GUARANTY INS UNDERWRITERS	\$1,955	0.00	0	0	0	82
048	35270	FIDELITY AND CASUALTY CO OF NY*	\$149,771	0.04	0	0	0	82
196	35386	FIDELITY AND GUARANTY INSURANCE COMP	\$1,080,203	0.26	0	0	0	82
069	21660	FIRE INSURANCE EXCHANGE	\$9,903,019	2.40	16	139	178	9
761	37273	FIREMANS FUND INS CO OF WISCONSIN	\$117,304	0.03	0	0	0	82
761	21873	FIREMANS FUND INSURANCE COMPANY	\$2,386,570	0.58	2	48	50	56
048	20850	FIREMENS INS CO OF NEWARK, NEW JERSE	\$17,581	0.00	0	0	0	82
479	11177	FIRST FINANCIAL INSURANCE COMPANY	\$1,358	0.00	0	0	0	82
349	13978	FLORISTS MUTUAL INSURANCE COMPANY	\$1,679	0.00	0	0	0	82
238	11185	FOREMOST INSURANCE CO	\$0	0.00	6			
238	11800	FOREMOST PROPERTY AND CASUALTY INS C	\$0	0.00	2			
238	41513	FOREMOST SIGNATURE INSURANCE COMPANY	\$0	0.00	1			
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	\$586,621	0.14	2	84	73	32
400	24414	GENERAL CASUALTY CO OF WISCONSIN	\$614,546	0.15	0	0	29	82
048	34622	GLENS FALLS INSURANCE COMPANY THE	\$1,831	0.00	0	0	0	82
162	24600	GLOBE INDEMNITY COMPANY	\$11,762	0.00	0	0	0	82
081	22063	GOVERNMENT EMPLOYEES INSURANCE CO	\$482,629	0.12	2	88	46	30
082	22098	GRAIN DEALERS MUTUAL INSURANCE CO	\$77,552	0.02	0	0	18	82
012	23809	GRANITE STATE INSURANCE COMPANY	\$5,015	0.00	0	0	19	82
518	14117	GRINNELL MUTUAL REINSURANCE COMPANY	\$0	0.00	1			
041	22217	GULF INSURANCE COMPANY	\$202,105	0.05	0	0	17	82
088	22292	HANOVER INSURANCE COMPANY THE	\$420,822	0.10	3	136	94	11
091	29424	HARTFORD CASUALTY INS CO	\$221,797	0.05	2	99	103	26
091	19682	HARTFORD FIRE INSURANCE COMPANY	\$372,743	0.09	0	0	32	82
091	30104	HARTFORD UNDERWRITERS INSURANCE CO	\$4,885,032	1.18	4	61	74	46
077	21741	HAWKEYE-SECURITY INS CO	\$326,092	0.08	5	236	114	3
095	22519	HOME INDEMNITY COMPANY THE	\$223,004	0.05	0	0	17	82
095	28177	HOME INSURANCE COMPANY OF INDIANA, T	\$1,260	0.00	0	0	0	82
095	22527	HOME INSURANCE COMPANY THE	\$1,714	0.00	0	0	0	82
300	22578	HORACE MANN INSURANCE COMPANY	\$456,398	0.11	1	45	46	64
246	14265	INDIANA LUMBERMENS MUTUAL INS CO	\$2,222	0.00	0	0	0	82
671	30503	INSURANCE COMPANY OF DECATUR THE	\$293,051	0.07	1	48	33	57
020	26700	INSURANCE COMPANY OF ILLINOIS	\$1,098,337	0.27	1	35	108	76
901	22713	INSURANCE COMPANY OF NORTH AMERICA	\$83,711	0.02	0	0	0	82
761	11630	JEFFERSON INSURANCE CO OF NEW YORK	\$492,123	0.12	0	0	76	82
219	21180	JOHN DEERE INSURANCE COMPANY	\$21,590	0.01	0	0	0	82
048	20885	KANSAS CITY FIRE & MARINE INS CO	\$2,124	0.00	0	0	0	82
084	11738	LEADER NATIONAL INSURANCE CO	\$19,314	0.00	0	0	19	82
111	23035	LIBERTY MUTUAL FIRE INSURANCE CO	\$4,407,238	1.07	4	66	51	43
000	14400	LITITZ MUTUAL INSURANCE COMPANY	\$798,986	0.19	2	78	54	39
108	22977	LUMBERMENS MUTUAL CASUALTY CO	\$3,628	0.00	0	0	19	82
000	15636	LUTHERAN BENEVOLENT INS EXCHANGE	\$250,318	0.06	0	0	68	82
785	38970	MARKEL INSURANCE COMPANY	\$19,422	0.00	0	0	0	82
212	19356	MARYLAND CASUALTY COMPANY	\$794,715	0.19	2	78	134	38

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088	22306	MASSACHUSETTS BAY INS CO	\$629,319	0.15	1	41	29	69
146	33650	MENDOTA INSURANCE COMPANY	\$11,120	0.00	0	0	0	82
000	31968	MERASTAR INSURANCE COMPANY	\$4,670	0.00	0	0	0	82
241	26298	METROPOLITAN PROPERTY & CASUALTY INS	\$3,126,481	0.76	23	474	278	1
852	40150	MGA INSURANCE COMPANY, INC.	\$5,183	0.00	0	0	0	82
124	23396	MICHIGAN MUTUAL INSURANCE COMPANY	\$370,347	0.09	1	46	48	61
069	21687	MID-CENTURY INS CO	\$17,149,418	4.15	37	199	142	4
303	14559	MIDWEST MUTUAL INSURANCE CO	\$19,059	0.00	0	0	19	82
855	40185	MILLERS GENERAL INS CO	\$1,832,254	0.44	7	195	183	5
855	14583	MILLERS MUTUAL INSURANCE ASSOCIATION	\$2,779,559	0.67	6	133	115	13
277	23582	MINNESOTA MUTUAL FIRE & CAS CO	\$309,459	0.07	1	48	82	58
000	27014	MUTUAL FIRE AND STORM INSURANCE CO	\$10,605	0.00	0	0	0	82
140	11991	NATIONAL CASUALTY COMPANY*	\$16,064	0.00	0	0	19	82
218	20478	NATIONAL FIRE INS CO OF HARTFORD	\$144,828	0.04	1	52	36	52
079	23728	NATIONAL GENERAL INS CO	\$153,765	0.04	0	0	18	82
761	21881	NATIONAL SURETY CORPORATION	\$6	0.00	0	0	0	82
140	23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	\$335,640	0.08	0	0	65	82
718	25240	NAU COUNTRY INSURANCE COMPANY	\$2,963	0.00	0	0	0	82
012	23841	NEW HAMPSHIRE INSURANCE COMPANY	\$4,505	0.00	0	0	19	82
162	24643	NEWARK INSURANCE COMPANY	\$16,339	0.00	0	0	0	82
048	35106	NIAGARA FIRE INSURANCE COMPANY	\$32,098	0.01	0	0	0	82
052	21105	NORTH RIVER INSURANCE COMPANY THE*	\$86,666	0.02	0	0	0	82
044	38369	NORTHERN ASSURANCE CO OF AMERICA	\$830,542	0.20	1	38	26	73
212	19372	NORTHERN INSURANCE CO OF NEW YORK	\$44,144	0.01	0	0	0	82
146	24015	NORTHLAND INSURANCE COMPANY	\$357,382	0.09	0	0	64	82
143	23906	NORTHWESTERN NTL CASUALTY CO	\$1,032	0.00	0	0	0	82
148	24074	OHIO CASUALTY INSURANCE COMPANY	\$584,004	0.14	1	42	102	68
898	36625	OLD RELIABLE CASUALTY COMPANY	\$0	0.00	8	0	0	82
150	35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	\$64,815	0.02	0	0	37	82
261	37540	OMAHA PROPERTY AND CASUALTY INS CO	\$163,458	0.04	0	0	53	82
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	\$136,506	0.03	0	0	0	82
038	20346	PACIFIC INDEMNITY COMPANY	\$862,321	0.21	0	0	0	82
000	32859	PENN-AMERICA INS CO	\$4,394	0.00	0	0	0	82
077	21962	PENNSYLVANIA GENERAL INSURANCE CO	\$1,150,987	0.28	0	0	12	82
271	14990	PENNSYLVANIA NTL MUTUAL CAS INS CO	\$55,886	0.01	0	0	0	82
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	\$219,254	0.05	0	0	0	82
041	25623	PHOENIX INSURANCE COMPANY THE	\$226,636	0.05	0	0	17	82
000	20419	PLAINS INSURANCE COMPANY	\$719	0.00	0	0	0	82
193	25801	PRAIRIE STATE FARMERS INS COMPANY	\$473	0.00	0	0	0	82
303	42331	PREFERRED AMERICA INSURANCE COMPANY	\$510,178	0.12	4	174	105	6
303	15032	PREFERRED RISK MUTUAL INSURANCE CO	\$586,788	0.14	2	84	58	33
084	31925	PRINCIPAL CASUALTY INS CO	\$78,176	0.02	0	0	0	82
155	24260	PROGRESSIVE CASUALTY INSURANCE CO	\$0	0.00	3	0	0	82
156	24295	PROVIDENCE WASHINGTON INSURANCE CO	\$154,096	0.04	1	51	18	54
304	32352	PRUDENTIAL PROPERTY & CASUALTY INS C	\$4,181,531	1.01	8	136	100	10
400	24449	REGENT INSURANCE COMPANY	\$164,521	0.04	0	0	18	82
400	38318	REPUBLIC INSURANCE COMPANY	\$786,034	0.19	2	78	108	37

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162	24678	ROYAL INDEMNITY COMPANY	\$31,730	0.01	0	0	0	82
162	26980	ROYAL INSURANCE COMPANY OF AMERICA	\$27,436	0.01	0	0	19	82
163	24740	SAFECO INSURANCE CO OF AMERICA	\$11,319,086	2.74	8	62	67	44
162	24694	SAFEGUARD INSURANCE COMPANY	\$279	0.00	0	0	0	82
748	16551	SAVERS PROPERTY & CASUALTY INS CO	\$4,559	0.00	0	0	0	82
553	20354	SEA INSURANCE CO OF AMERICA THE	\$2,265	0.00	0	0	0	82
096	22543	SECURA INSURANCE A MUTUAL COMPANY	\$2,734,167	0.66	3	67	70	40
215	19879	SECURITY NATIONAL INSURANCE COMPANY	\$36,405	0.01	0	0	0	82
169	24988	SENTRY INSURANCE A MUTUAL COMPANY	\$1,220,678	0.30	2	67	162	41
123	23361	SHELTER GENERAL INS CO	\$43,016	0.01	1	54	131	48
123	23388	SHELTER MUTUAL INSURANCE CO	\$25,316,303	6.13	24	90	107	29
168	24953	SOUTH CAROLINA INSURANCE COMPANY	\$54,024	0.01	0	0	0	82
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	\$12,307	0.00	0	0	0	82
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,571,303	0.38	0	0	10	82
001	19070	STANDARD FIRE INSURANCE COMPANY	\$984,015	0.24	0	0	25	82
175	25127	STATE AUTO PROPERTY & CASUALTY INS C	\$1,957,659	0.47	2	54	158	49
175	25135	STATE AUTOMOBILE MUTUAL INS CO	\$1,187,894	0.29	0	0	12	82
176	25143	STATE FARM FIRE AND CASUALTY CO	\$100,319,705	24.30	83	83	79	34
176	25151	STATE FARM GENERAL INSURANCE CO	\$10,691,990	2.59	1	8	6	81
553	20370	SUN INSURANCE OFFICE OF AMERICA INC	\$282,789	0.07	0	0	0	82
300	22683	TEACHERS INSURANCE COMPANY	\$42,077	0.01	0	0	0	82
013	19526	TEXAS GENERAL INDEMNITY COMPANY	\$4,688	0.00	0	0	0	82
223	25402	THOMAS JEFFERSON INSURANCE COMPANY	\$4,102	0.00	0	0	0	82
950	12904	TOKIO MARINE AND FIRE INS CO LTD (US	\$841	0.00	0	0	0	82
000	42749	TRADERS INSURANCE COMPANY	\$414,915	0.10	0	0	16	82
185	25453	TRANSAMERICA COUNTRYWIDE INS CO	\$139,876	0.03	0	0	0	82
185	25534	TRANSAMERICA INS CO	\$7,313	0.00	2	111	57	20
185	25518	TRANSAMERICA PREMIER INS CO	\$325,521	0.08	0	0	0	82
041	25666	TRAVELERS INDEMNITY CO OF AMERICA	\$34,318	0.01	0	0	0	82
041	25682	TRAVELERS INDEMNITY CO OF RI	\$373,872	0.09	0	0	0	82
041	25658	TRAVELERS INDEMNITY COMPANY	\$70,550	0.02	0	0	18	82
077	25712	TRI-STATE INS CO	\$294,909	0.07	0	0	33	82
215	15954	TRINITY UNIVERSAL INS CO OF KS	\$22,377	0.01	0	0	0	82
215	19887	TRINITY UNIVERSAL INSURANCE COMPANY	\$9,713	0.00	2	111	38	21
267	40118	TRUSTGARD INSURANCE COMPANY	\$35,094	0.01	0	0	0	82
091	29459	TWIN CITY FIRE INS CO	\$380,862	0.09	0	0	0	82
062	21423	UNION MUTUAL INS CO OF PROVIDENCE	\$232,259	0.06	0	0	17	82
248	13021	UNITED FIRE AND CASUALTY COMPANY	\$438,403	0.11	1	45	46	63
077	21776	UNITED SECURITY INSURANCE COMPANY	\$249,588	0.06	0	0	17	82
200	25941	UNITED SERVICES AUTOMOBILE ASSOCIATI	\$5,519,583	1.34	0	0	10	82
196	25887	UNITED STATES FIDELITY & GUARANTY CO	\$769,416	0.19	10	392	203	2
052	21113	UNITED STATES FIRE INSURANCE CO*	\$7,036	0.00	0	0	0	82
200	25968	USAA CASUALTY INSURANCE COMPANY	\$1,103,605	0.27	1	35	12	77
212	26611	VALIANT INS CO	\$218,228	0.05	0	0	0	82
218	20508	VALLEY FORGE INSURANCE COMPANY	\$460,058	0.11	0	0	31	82
400	24554	VANGUARD INSURANCE COMPANY	\$681,089	0.16	1	41	56	71
038	20397	VIGILANT INSURANCE COMPANY	\$5,920,218	1.43	1	13	14	80

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1994 HOMEOWNERS INSURANCE COMPLAINT INDICES

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
148	24090	WEST AMERICAN INSURANCE COMPANY	\$575,017	0.14	0	0	29	82
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	\$68,553	0.02	0	0	0	82
034	26050	WORLDWIDE UNDERWRITERS INSURANCE CO	\$68,211	0.02	0	0	0	82
000	11126	YASUDA FIRE & MARINE INS CO OF AMER,	\$219	0.00	0	0	0	82
		=====	=====	=====				
			\$412,842,493	100.00	523			

Total Accident & Health

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	71854	AAA LIFE INS CO	\$16,980	0.00	1	75	22	91
437	60038	ACACIA MUTUAL LIFE INSURANCE COMPANY	\$892	0.00	0	0	0	183
034	60046	ACADEMY LIFE INSURANCE CO*	\$214,186	0.01	0	0	0	183
441	71099	ACCELERATION LIFE INS CO	\$230,673	0.01	0	0	101	183
869	93742	ADJUSTABLE LIFE INS CO	\$70	0.00	0	0	0	183
987	71390	ADMIRAL LIFE INS CO OF AMERICA	\$400,427	0.02	0	0	0	183
001	86509	AETNA LIFE INS AND ANNUITY CO*	\$108,576	0.00	0	0	0	183
001	60054	AETNA LIFE INSURANCE COMPANY*	\$49,478,664	1.92	15	70	94	107
000	56014	AID ASSOCIATION FOR LUTHERANS	\$15,489,509	0.60	0	0	10	183
012	66842	AIG LIFE INSURANCE COMPANY	\$1,516,173	0.06	3	154	86	35
352	88358	ALEXANDER HAMILTON LIFE INS CO OF AM	\$1,899,796	0.07	1	48	39	149
498	60097	ALL AMERICAN LIFE INSURANCE COMPANY*	\$343,644	0.01	2	136	155	49
003	60178	ALLIED LIFE INS CO	\$17,308	0.00	0	0	22	183
008	70874	ALLSTATE LIFE INS CO OF NEW YORK	\$548	0.00	0	0	0	183
008	60186	ALLSTATE LIFE INSURANCE COMPANY	\$2,665,189	0.10	3	124	102	54
000	60208	AMALGAMATED LIFE & HEALTH INS CO	\$46,992	0.00	0	0	86	183
465	10111	AMERICAN BANKERS INS CO OF FLORIDA	\$308,026	0.01	2	137	79	48
465	60275	AMERICAN BANKERS LIFE ASSUR OF FLORI	\$2,936,549	0.11	2	79	65	79
710	60291	AMERICAN CAPITOL INS CO	\$799	0.00	0	0	0	183
218	20427	AMERICAN CASUALTY CO OF READING PA	\$24,399	0.00	0	0	0	183
000	75914	AMERICAN CHAMBERS LIFE INSURANCE COM	\$1,206,515	0.05	4	220	246	22
623	64785	AMERICAN CITIZENS LIFE INS CO	\$717	0.00	0	0	0	183
317	61506	AMERICAN COMBINED LIFE INS CO	\$101,761	0.00	0	0	0	183
166	60305	AMERICAN COMMUNITY MUTUAL INSURANCE	\$103,548	0.00	2	145	63	40
929	12246	AMERICAN CONTINENTAL INSURANCE CO	\$909,843	0.04	0	0	0	183
929	74268	AMERICAN CONTINENTAL LIFE INS CO	\$4,775	0.00	1	75	22	87
000	94439	AMERICAN CREDITORS LIFE INS CO	\$21,488	0.00	0	0	0	183
044	20613	AMERICAN EMPLOYERS INSURANCE CO	\$221	0.00	0	0	0	183
370	60380	AMERICAN FAMILY LIFE ASSUR CO GA	\$7,669,892	0.30	4	90	114	74
473	60399	AMERICAN FAMILY LIFE INSURANCE CO	\$36,647	0.00	2	148	64	37
473	19275	AMERICAN FAMILY MUTUAL INS CO	\$39,121,259	1.51	20	117	126	60
330	60410	AMERICAN FIDELITY ASSURANCE COMPANY	\$1,954,539	0.08	1	47	13	150
746	94226	AMERICAN FRANKLIN LIFE INS CO THE	\$32,463	0.00	0	0	0	183
011	66672	AMERICAN GENERAL LIFE & ACCIDENT INS	\$3,169,160	0.12	6	230	177	18
011	67571	AMERICAN GENERAL LIFE INS CO OF NY	\$173	0.00	0	0	0	183
011	60488	AMERICAN GENERAL LIFE INSURANCE CO	\$184	0.00	0	0	0	183
291	13331	AMERICAN HARDWARE MUTUAL INS CO	\$28,453	0.00	0	0	0	183
041	60518	AMERICAN HEALTH & LIFE INSURANCE CO	\$1,055,282	0.04	0	0	64	183
777	60534	AMERICAN HERITAGE LIFE INSURANCE CO	\$629,880	0.02	0	0	36	183
012	19380	AMERICAN HOME ASSURANCE COMPANY	\$105,186	0.00	0	0	0	183
000	60542	AMERICAN HOME LIFE INSURANCE CO	\$5,204	0.00	0	0	0	183
651	60577	AMERICAN INCOME LIFE INSURANCE CO	\$1,032,642	0.04	2	114	80	66
839	81949	AMERICAN INSURANCE CO OF TEXAS*	\$194,230	0.01	1	71	81	104
012	60607	AMERICAN INTERNATL LIFE ASR CO OF NY	\$785	0.00	1	75	22	86
765	60674	AMERICAN LIFE & HEALTH INS CO	\$15,968	0.00	0	0	0	183
177	60682	AMERICAN LIFE AND CASUALTY INS CO*	\$25,976	0.00	0	0	0	183
373	60704	AMERICAN LIFE INSURANCE CO OF NY	\$269,087	0.01	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
408	60739	AMERICAN NATIONAL INSURANCE COMPANY*	\$2,428,213	0.09	4	173	237	31
408	71773	AMERICAN NATIONAL LIFE INS OF TX	\$810,823	0.03	8	481	238	5
953	60763	AMERICAN PIONEER LIFE INSURANCE COMP	\$455,081	0.02	0	0	19	183
953	80624	AMERICAN PROGRESSIVE L&H I C OF NY	\$16,162	0.00	0	0	0	183
000	60801	AMERICAN PUBLIC LIFE INSURANCE CO	\$165,093	0.01	0	0	21	183
409	60836	AMERICAN REPUBLIC INSURANCE COMPANY	\$12,346,131	0.48	9	142	120	42
019	42978	AMERICAN SECURITY INSURANCE COMPANY	\$273,034	0.01	0	0	60	183
000	81973	AMERICAN SERVICE LIFE INSURANCE COMP	\$3,062,740	0.12	2	78	286	83
000	56227	AMERICAN SLOVENIAN CATHOLIC UNION	\$1,096	0.00	0	0	0	183
020	19704	AMERICAN STATES INSURANCE COMPANY*	\$1,400,644	0.05	3	158	59	34
020	60879	AMERICAN STATES LIFE INS CO	\$11,482	0.00	1	75	130	90
563	76325	AMERICAN TRAVELLERS LIFE INS CO	\$3,584,807	0.14	10	359	409	9
000	92649	AMERICAN UNDERWRITERS LIFE INSURANCE	\$309,640	0.01	0	0	20	183
193	60887	AMERICAN UNION LIFE INSURANCE CO	\$31,116	0.00	0	0	0	183
000	60895	AMERICAN UNITED LIFE INSURANCE CO	\$2,614,470	0.10	0	0	23	183
000	60917	AMERICAN WESTERN LIFE INS CO	\$40	0.00	0	0	0	183
943	61301	AMERITAS LIFE INSURANCE CORP	\$2,613,386	0.10	0	0	57	183
004	27928	AMEX ASSURANCE COMPANY	\$49,929	0.00	0	0	0	183
004	67962	AMEX LIFE ASSURANCE COMPANY*	\$9,447,785	0.37	0	0	26	183
671	61069	ANTHEM LIFE INS CO OF INDIANA	\$644,632	0.02	0	0	0	183
671	85286	ANTHEM LIFE INSURANCE COMPANY	\$2,120,167	0.08	0	0	38	183
185	72613	ARCADIA NATIONAL LIFE INSURANCE CO	\$109,630	0.00	0	0	21	183
923	71838	ASSOCIATES FINANCIAL LIFE INS CO	\$477,417	0.02	0	0	0	183
923	21296	ASSOCIATES INSURANCE COMPANY	\$889	0.00	0	0	0	183
714	61093	ATLANTA LIFE INSURANCE COMPANY	\$46,482	0.00	0	0	0	183
000	61166	ATLAS LIFE INS CO	\$111,751	0.00	0	0	0	183
055	84522	AUTO CLUB LIFE INSURANCE COMPANY	\$64,535	0.00	0	0	0	183
280	18988	AUTO-OWNERS INS CO	\$623	0.00	0	0	0	183
280	61190	AUTO-OWNERS LIFE INS CO	\$61,849	0.00	0	0	0	183
165	68160	BALBOA LIFE INSURANCE COMPANY	\$437,190	0.02	1	66	19	116
849	61212	BALTIMORE LIFE INS CO THE	\$8	0.00	0	0	0	183
000	61220	BANKERS COMMERCIAL LIFE INS CO	\$270,640	0.01	4	277	239	12
587	61239	BANKERS FIDELITY LIFE INSURANCE CO	\$2,715,421	0.11	1	41	157	162
233	61263	BANKERS LIFE AND CASUALTY COMPANY	\$34,963,602	1.35	20	129	145	51
529	23132	BANKERS MULTIPLE LINE INSURANCE CO	\$1,030,807	0.04	1	57	80	135
233	71900	BANKERS NATIONAL LIFE INS CO	\$168	0.00	0	0	0	183
072	61360	BANKERS SECURITY LIFE INS SOCIETY	\$65,682	0.00	0	0	0	183
468	61387	BANKERS UNITED LIFE ASSURANCE CO	\$2,482,446	0.10	0	0	35	183
872	94250	BANNER LIFE INS CO	\$608	0.00	0	0	0	183
023	38245	BCS INSURANCE COMPANY	\$94,755	0.00	0	0	42	183
023	80985	BCS LIFE INSURANCE COMPANY	\$136,297	0.01	0	0	21	183
000	41394	BENCHMARK INSURANCE COMPANY	\$1,124,258	0.04	1	56	31	136
615	61395	BENEFICIAL LIFE INSURANCE COMPANY	\$371	0.00	0	0	0	183
233	61417	BENEFICIAL STANDARD LIFE INS CO*	\$642,149	0.02	1	63	36	125
000	61433	BERKSHIRE LIFE INSURANCE COMPANY	\$80,161	0.00	0	0	0	183
000	90638	BEST LIFE ASSURANCE CO OF CALIFORNIA	\$71,272	0.00	0	0	0	183
537	47171	BLUE CROSS & BLUE SHIELD OF KC	\$286,478,183	11.09	39	33	43	170

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
341	55662	BLUE CROSS & BLUE SHIELD OF MO	\$691,340,715	26.77	323	115	113	64
000	86932	BOATMENS LIFE INSURANCE COMPANY	\$449,874	0.02	0	0	0	183
581	61476	BOSTON MUTUAL LIFE INSURANCE COMPANY	\$3,027,910	0.12	2	78	53	81
000	86371	BRADFORD NATIONAL LIFE INS CO	\$64,635	0.00	0	0	0	183
000	13528	BROTHERHOOD MUTUAL INSURANCE CO	\$134,987	0.01	0	0	0	183
000	61492	BUSINESS MENS ASSURANCE CO OF AMERIC	\$27,017,851	1.05	8	65	80	119
532	84743	CAMERON LIFE INSURANCE COMPANY	\$24,299	0.00	0	0	0	183
509	80659	CANADA LIFE ASSURANCE COMPANY	\$193,969	0.01	0	0	0	183
695	78174	CAPITOL AMERICAN LIFE INSURANCE COMP	\$7,702,439	0.30	10	225	161	20
000	56421	CATHOLIC KNIGHTS OF AMERICA THE	\$61,457	0.00	0	0	0	183
000	80799	CELTIC LIFE INSURANCE COMPANY THE	\$2,695,772	0.10	2	83	192	77
539	61654	CENTENNIAL LIFE INSURANCE COMPANY, T	\$1,784,070	0.07	1	49	215	147
759	63541	CENTRAL BENEFITS NATL LIFE INS CO	\$3,850,330	0.15	2	69	103	109
890	61689	CENTRAL LIFE ASSURANCE CO	\$700,846	0.03	0	0	0	183
206	61700	CENTRAL NATL LIFE INSURANCE CO (THE)	\$791,048	0.03	0	0	0	183
000	61727	CENTRAL RESERVE LIFE INSURANCE COMPA	\$5,466,323	0.21	8	226	166	19
526	61735	CENTRAL SECURITY LIFE INSURANCE CO	\$214,344	0.01	0	0	0	183
690	61751	CENTRAL STATES HEALTH & LIFE CO	\$2,995,512	0.12	2	79	64	80
031	34274	CENTRAL STATES INDEMNITY CO OF OMAHA	\$1,555,460	0.06	0	0	14	183
036	61883	CENTRAL UNITED LIFE INSURANCE CO*	\$15,996	0.00	0	0	0	183
471	62383	CENTURION LIFE INSURANCE COMPANY	\$1,677,118	0.06	0	0	14	183
187	94447	CENTURY LIFE ASSURANCE COMPANY	\$35,260	0.00	0	0	0	183
840	65749	CENTURY LIFE OF AMERICA	\$8,371	0.00	0	0	0	183
233	61778	CERTIFIED LIFE INS CO	\$141,275	0.01	0	0	0	183
374	61824	CHEROKEE NATIONAL LIFE INSURANCE COM	\$83,862	0.00	1	73	21	98
264	61832	CHESAPEAKE LIFE INSURANCE COMPANY TH	\$30,140	0.00	0	0	0	183
000	61859	CHRISTIAN FIDELITY LIFE INSURANCE CO	\$9,808,907	0.38	0	0	80	183
240	79677	CHRYSLER LIFE INSURANCE COMPANY	\$23,789	0.00	0	0	65	183
038	70254	CHUBB LIFE INS CO OF AMERICA	\$220,883	0.01	6	421	222	7
038	80438	CHUBB SOVEREIGN LIFE INS CO	\$114	0.00	0	0	0	183
244	76236	CINCINNATI LIFE INSURANCE COMPANY TH	\$30,912	0.00	0	0	0	183
000	61921	CITIZENS SECURITY LIFE INS CO	\$143,495	0.01	0	0	0	183
484	20532	CLARENDON NATIONAL INS CO	\$4,547	0.00	0	0	0	183
449	61999	COLLEGE LIFE INSURANCE CO OF AMERICA	\$288	0.00	0	0	0	183
416	62049	COLONIAL LIFE & ACCIDENT INS CO	\$4,685,031	0.18	4	124	83	55
038	62057	COLONIAL LIFE INS CO OF AMERICA	\$5,151,719	0.20	1	29	16	174
239	20796	COLONIAL PENN FRANKLIN INSURANCE CO	\$387,480	0.02	0	0	0	183
239	34789	COLONIAL PENN INSURANCE COMPANY	\$168	0.00	0	0	0	183
239	62065	COLONIAL PENN LIFE INSURANCE CO	\$3,163,856	0.12	0	0	31	183
917	84786	COLORADO BANKERS LIFE INS CO*	\$23	0.00	0	0	0	183
535	62103	COLUMBIAN MUTUAL LIFE INSURANCE CO	\$137	0.00	0	0	0	183
836	99937	COLUMBUS LIFE INSURANCE COMPANY	\$4,484	0.00	0	0	0	183
317	62146	COMBINED INSURANCE CO OF AMERICA	\$18,302,230	0.71	31	355	375	10
048	20818	COMMERCIAL INS CO OF NEWARK NJ*	\$123,548	0.00	0	0	0	183
416	66508	COMMERCIAL LIFE INSURANCE COMPANY*	\$569,821	0.02	1	64	36	123
560	81426	COMMERCIAL TRAVELERS MUTUAL INS CO	\$213,642	0.01	0	0	40	183
044	20621	COMMERCIAL UNION INSURANCE COMPANY	\$77,618	0.00	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
044	62898	COMMERCIAL UNION LIFE INS CO OF AMER	\$289,410	0.01	0	0	0	183
034	62227	COMMONWEALTH LIFE INSURANCE COMPANY	\$311,984	0.01	1	68	98	113
000	73423	COMMONWEALTH NATIONAL LIFE INS CO	\$1,988,411	0.08	1	47	39	152
138	69647	COMMUNITY NATIONAL ASSUR CO	\$5	0.00	0	0	0	183
661	77828	COMPANION LIFE INSURANCE COMPANY*	\$121,177	0.00	1	72	21	100
492	73504	CONGRESS LIFE INSURANCE COMPANY	\$22,001	0.00	0	0	22	183
901	62308	CONNECTICUT GENERAL LIFE INS CO	\$45,429,727	1.76	7	36	59	167
854	62316	CONNECTICUT MUTUAL LIFE INS CO	\$2,143,401	0.08	1	45	13	158
396	93769	CONNECTICUT NATIONAL LIFE INS CO*	\$10,475	0.00	0	0	0	183
715	62375	CONSUMERS LIFE INSURANCE COMPANY	\$414	0.00	0	0	0	183
218	62413	CONTINENTAL ASSURANCE COMPANY	\$45,854,488	1.78	5	25	21	178
218	20443	CONTINENTAL CASUALTY COMPANY*	\$11,248,356	0.44	3	51	98	142
836	71404	CONTINENTAL GENERAL INSURANCE CO	\$2,474,662	0.10	0	0	70	183
048	35289	CONTINENTAL INSURANCE COMPANY THE*	\$2,343,065	0.09	0	0	0	183
776	62464	CONTINENTAL LIFE AND ACCIDENT CO*	\$1,595,369	0.06	2	101	140	71
000	68500	CONTINENTAL LIFE INS CO OF BRENTWOOD	\$1,032,204	0.04	2	114	144	65
041	62472	CONTINENTAL LIFE INSURANCE COMPANY	\$139,044	0.01	0	0	21	183
723	62510	CONTINENTAL WESTERN LIFE INS CO	\$16,864	0.00	0	0	0	183
050	62553	COUNTRY LIFE INSURANCE COMPANY	\$1,026,406	0.04	1	57	16	134
000	57983	CROATIAN CATHOLIC UNION OF USA	\$277	0.00	0	0	0	183
000	56634	CROATION FRATERNAL UNION OF AMERICA	\$8,468	0.00	0	0	0	183
705	80675	CROWN LIFE INSURANCE COMPANY*	\$393,947	0.02	0	0	19	183
000	56138	CSA FRATERNAL LIFE	\$883	0.00	0	0	0	183
306	62626	CUNA MUTUAL INSURANCE SOCIETY	\$7,339,992	0.28	5	116	74	62
000	66214	DIXIE NATIONAL LIFE INSURANCE COMPAN	\$256,160	0.01	0	0	0	183
000	78611	EBPLIFE INSURANCE COMPANY	\$52,280	0.00	0	0	0	183
000	84174	EMPLOYEES LIFE COMPANY (MUTUAL)	\$6,611	0.00	0	0	0	183
020	73288	EMPLOYERS HEALTH INSURANCE COMPANY*	\$9,411,753	0.36	1	19	31	182
140	21458	EMPLOYERS INSURANCE OF WAUSAU A MUTU	\$4,048,140	0.16	2	67	36	115
140	62901	EMPLOYERS LIFE INS CO OF WAUSAU	\$4,279	0.00	0	0	0	183
062	62928	EMPLOYERS MODERN LIFE COMPANY	\$35,983	0.00	0	0	21	183
350	68276	EMPLOYERS REASSURANCE CORPORATION	\$35,986	0.00	0	0	0	183
350	39845	EMPLOYERS REINSURANCE CORPORATION	\$2,239,955	0.09	0	0	0	183
068	64149	EPIC LIFE INSURANCE COMPANY THE	\$345,488	0.01	0	0	19	183
000	62952	EQUITABLE LIFE & CASUALTY INS CO	\$17,085,580	0.66	3	36	54	166
511	62944	EQUITABLE LIFE ASSUR SOCIETY OF THE	\$9,599,255	0.37	0	0	45	183
452	62979	EQUITABLE LIFE INSURANCE CO OF IOWA	\$12,637	0.00	0	0	0	183
468	62987	EQUITY NATIONAL LIFE INSURANCE CO	\$697,411	0.03	1	62	35	127
647	66877	EXECUTIVE FUND LIFE INSURANCE CO	\$115,602	0.00	0	0	21	183
000	70742	FAMILY BENEFIT LIFE INSURANCE CO	\$1,765	0.00	0	0	0	183
894	80322	FAMILY GUARDIAN LIFE INS CO	\$58,229	0.00	2	147	43	38
000	77968	FAMILY HERITAGE LIFE INS CO OF AMERI	\$2,407	0.00	0	0	0	183
931	63053	FAMILY LIFE INSURANCE COMPANY*	\$107,311	0.00	0	0	0	183
514	63118	FARM BUREAU LIFE INS CO OF MISSOURI	\$145,441	0.01	0	0	0	183
000	63193	FARMERS & TRADERS LIFE INS CO	\$195	0.00	0	0	0	183
569	13897	FARMERS MUTUAL HAIL INS CO OF IOWA	\$591	0.00	0	0	0	183
069	63177	FARMERS NEW WORLD LIFE INSURANCE CO	\$51,700	0.00	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
140	63150	FARMLAND LIFE INSURANCE COMPANY	\$2,204,470	0.09	0	0	25	183
140	13838	FARMLAND MUTUAL INSURANCE COMPANY	\$878	0.00	0	0	0	183
089	67695	FEDERAL HOME LIFE INSURANCE COMPANY*	\$356,471	0.01	0	0	39	183
038	20281	FEDERAL INSURANCE COMPANY	\$3,594,195	0.14	0	0	0	183
599	63223	FEDERAL LIFE INSURANCE CO MUTUAL	\$2,833	0.00	0	0	0	183
007	63258	FEDERATED LIFE INSURANCE COMPANY	\$203,243	0.01	0	0	41	183
007	13935	FEDERATED MUTUAL INSURANCE COMPANY	\$12,041,623	0.47	4	65	30	122
196	63274	FIDELITY & GUARANTY LIFE INS CO	\$51,402	0.00	0	0	0	183
451	71870	FIDELITY SECURITY LIFE INSURANCE CO*	\$6,219,409	0.24	3	78	173	82
432	63401	FIRST COLONY LIFE INSURANCE COMPANY	\$223	0.00	0	0	0	183
380	64696	FIRST CONTINENTAL LIFE & ACC INS CO	\$20,689	0.00	0	0	0	183
460	63266	FIRST DOMINION MUT LIFE INS CO	\$1,145	0.00	0	0	0	183
901	81213	FIRST EQUICOR LIFE INS CO	\$1,289,566	0.05	0	0	0	183
264	74217	FIRST LIFE ASSURANCE COMPANY*	\$32,453	0.00	0	0	0	183
018	63576	FORD LIFE INSURANCE COMPANY	\$766,603	0.03	1	61	34	129
917	71129	FORT DEARBORN LIFE INS CO	\$40,865	0.00	0	0	0	183
019	70408	FORTIS BENEFITS INSURANCE COMPANY	\$20,974,109	0.81	11	112	98	68
350	17680	FORUM INSURANCE COMPANY	\$354,915	0.01	2	135	39	50
746	63622	FRANKLIN LIFE INSURANCE COMPANY	\$914,249	0.04	0	0	17	183
839	62324	FREEDOM LIFE INS CO OF AMERICA	\$136,973	0.01	0	0	0	183
813	63649	FRONTIER INS CO	\$6,262	0.00	0	0	0	183
695	99260	FRONTIER NATIONAL LIFE INSURANCE CO	\$134	0.00	0	0	0	183
408	63657	GARDEN STATE LIFE INS CO	\$13,711	0.00	0	0	0	183
858	63665	GENERAL AMERICAN LIFE INSURANCE CO	\$48,391,098	1.87	10	48	46	148
301	93521	GENERAL FIDELITY LIFE INSURANCE CO	\$129,130	0.01	0	0	0	183
103	63797	GEORGIA INTERNATIONAL LIFE INS CO	\$1,118	0.00	0	0	0	183
000	70939	GERBER LIFE INSURANCE COMPANY	\$1,260,308	0.05	0	0	15	183
308	11282	GERMANTOWN INSURANCE COMPANY	\$3,380	0.00	0	0	0	183
582	63819	GERMANTOWN LIFE INSURANCE COMPANY	\$551	0.00	0	0	0	183
290	91472	GLOBE LIFE AND ACCIDENT INS CO	\$2,603,684	0.10	2	84	218	76
263	62286	GOLDEN RULE INSURANCE COMPANY	\$16,412,706	0.64	11	138	173	46
081	22063	GOVERNMENT EMPLOYEES INSURANCE CO	\$7,274	0.00	0	0	0	183
084	63312	GREAT AMERICAN LIFE INSURANCE CO	\$9,331	0.00	0	0	0	183
233	64017	GREAT AMERICAN RESERVE INS CO	\$195,017	0.01	0	0	0	183
038	20303	GREAT NORTHERN INSURANCE COMPANY	\$458	0.00	0	0	0	183
449	90212	GREAT SOUTHERN LIFE INSURANCE CO	\$55,537	0.00	0	0	0	183
769	68322	GREAT WEST LIFE & ANNUITY INS CO	\$2,394,193	0.09	1	43	119	161
769	80705	GREAT WEST LIFE INSURANCE COMPANY	\$1,505,645	0.06	0	0	129	183
518	64165	GRINNELL LIFE INSURANCE COMPANY	\$6,201	0.00	0	0	0	183
744	93440	GROUPAMERICA INSURANCE COMPANY	\$709,648	0.03	0	0	0	183
908	64181	GUARANTEE MUTUAL LIFE COMPANY	\$3,816,848	0.15	2	70	19	108
000	64203	GUARANTEE RESERVE LIFE INSURANCE CO	\$65,229	0.00	1	73	21	93
687	64211	GUARANTEE TRUST LIFE INSURANCE CO*	\$5,076,782	0.20	7	207	245	25
335	75817	GUARANTY NATIONAL LIFE INSURANCE CO	\$397	0.00	0	0	0	183
429	64246	GUARDIAN LIFE INSURANCE CO OF AMERIC	\$21,620,841	0.84	17	169	80	33
347	64262	GULF ATLANTIC LIFE INS CO	\$60,233	0.00	0	0	0	183
041	22217	GULF INSURANCE COMPANY	\$492,033	0.02	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
011	64270	GULF LIFE INSURANCE COMPANY	\$269,319	0.01	2	139	60	45
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	\$228,608	0.01	0	0	0	183
091	19682	HARTFORD FIRE INSURANCE COMPANY	\$645,685	0.03	0	0	0	183
091	70815	HARTFORD LIFE AND ACCIDENT INS CO*	\$7,223,027	0.28	2	47	56	151
091	88072	HARTFORD LIFE INSURANCE COMPANY	\$1,256,826	0.05	2	109	30	70
089	79421	HARVEST LIFE INSURANCE COMPANY THE	\$3,036,019	0.12	6	234	351	17
753	64351	HAWKEYE NATIONAL LIFE INSURANCE CO	\$851	0.00	0	0	0	183
776	87947	HEALTH AND LIFE INSURANCE CO OF AMER	\$129,547	0.01	0	0	0	183
000	81078	HEALTH INSURANCE OF VERMONT INC	\$34,848	0.00	0	0	0	183
341	78972	HEALTHY ALLIANCE LIFE INSURANCE COMP	\$10,618,406	0.41	15	267	70	14
688	64394	HERITAGE LIFE INSURANCE COMPANY	\$191,297	0.01	2	142	41	43
702	77720	HILL COUNTRY LIFE INS CO	\$76,851	0.00	0	0	0	183
095	22519	HOME INDEMNITY COMPANY THE	\$74	0.00	0	0	0	183
095	22527	HOME INSURANCE COMPANY THE	\$1,297,656	0.05	0	0	0	183
138	67369	HOME LIFE FINANCIAL ASSURANCE CORP	\$3,628,618	0.14	4	143	97	41
300	64513	HORACE MANN LIFE INSURANCE COMPANY	\$3,320,781	0.13	1	37	10	165
119	62189	HUMANA INSURANCE COMPANY	\$3,762,246	0.15	5	175	66	30
912	97764	IDEALIFE INSURANCE COMPANY	\$641,905	0.02	0	0	53	183
004	65005	IDS LIFE INSURANCE COMPANY	\$1,455,055	0.06	0	0	0	183
000	64580	ILLINOIS MUTUAL LIFE & CASUALTY CO	\$1,190,869	0.05	1	55	15	139
763	58068	INDEPENDENT ORDER OF FORESTERS US BR	\$49,253	0.00	0	0	0	183
246	14265	INDIANA LUMBERMENS MUTUAL INS CO	\$94,385	0.00	0	0	0	183
596	64645	INDIANAPOLIS LIFE INSURANCE CO	\$96,170	0.00	0	0	0	183
312	81779	INDIVIDUAL ASSUR CO LIFE HEALTH & AC	\$766,319	0.03	0	0	52	183
000	64653	INDUSTRIAL CASUALTY INSURANCE COMPAN	\$3,117	0.00	0	0	0	183
012	19429	INSURANCE CO OF THE STATE OF PA	\$155,773	0.01	0	0	0	183
901	22713	INSURANCE COMPANY OF NORTH AMERICA	\$987,082	0.04	2	115	81	63
103	68756	INTEGON LIFE INSURANCE CORPORATION*	\$195,692	0.01	1	71	20	105
529	64726	INTEGRITY NATIONAL LIFE INS CO	\$282,018	0.01	2	138	40	47
931	64734	INTERCONTINENTAL LIFE INSURANCE CO	\$3,810	0.00	0	0	0	183
000	64904	INVESTORS HERITAGE LIFE INSURANCE CO	\$22,476	0.00	0	0	0	183
000	64939	INVESTORS INSURANCE CORPORATION	\$30,546	0.00	0	0	22	183
431	86975	INVESTORS LIFE INS CO OF NEBRASKA	\$17	0.00	0	0	0	183
931	63487	INVESTORS LIFE INS CO OF NORTH AMERI	\$4,700	0.00	0	0	0	183
000	74900	IOWA LIFE ASSURANCE CO	\$39,786	0.00	0	0	0	183
091	71153	ITT LIFE INS CORP	\$82,615	0.00	1	73	21	97
355	88080	ITT LYNDON LIFE INSURANCE COMPANY	\$1,170,653	0.05	0	0	0	183
268	63703	J C PENNEY INSURANCE COMPANY	\$3,359	0.00	0	0	0	183
268	10952	JC PENNEY CASUALTY INS CO	\$379,944	0.01	0	0	0	183
268	65021	JC PENNEY LIFE INS CO	\$6,391,295	0.25	3	77	136	84
107	67865	JEFFERSON-PILOT LIFE INS CO	\$1,436,779	0.06	1	52	44	141
285	65080	JOHN ALDEN LIFE INSURANCE CO	\$23,262,396	0.90	13	121	109	59
219	21180	JOHN DEERE INSURANCE COMPANY	\$1,628,311	0.06	0	0	0	183
219	97128	JOHN DEERE LIFE INS CO	\$1,040	0.00	0	0	0	183
356	65099	JOHN HANCOCK MUTUAL LIFE INS CO	\$11,947,051	0.46	3	49	68	146
757	65110	KANAWHA INSURANCE COMPANY	\$121,223	0.00	1	72	63	101
588	65129	KANSAS CITY LIFE INSURANCE CO	\$6,643,303	0.26	3	75	40	89

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	58033	KNIGHTS OF COLUMBUS	\$786,626	0.03	0	0	0	183
000	65242	LAFAYETTE LIFE INSURANCE CO THE	\$637,061	0.02	0	0	0	183
590	65250	LAMAR LIFE INSURANCE COMPANY	\$138,669	0.01	0	0	21	183
000	24422	LEGION INSURANCE COMPANY	\$1,402,894	0.05	0	0	0	183
111	65315	LIBERTY LIFE ASSURANCE CO OF BOSTON	\$1,169,923	0.05	1	55	62	137
737	65323	LIBERTY LIFE INSURANCE COMPANY*	\$349,893	0.01	1	68	19	114
111	23043	LIBERTY MUTUAL INSURANCE COMPANY	\$211,271	0.01	0	0	0	183
290	65331	LIBERTY NATIONAL LIFE INSURANCE CO	\$23,120	0.00	0	0	0	183
000	77887	LIFE & HEALTH INS CO OF AMERICA*	\$311,557	0.01	1	68	294	112
354	65528	LIFE INS CO OF THE SOUTHWEST	\$61	0.00	0	0	0	183
229	65471	LIFE INSURANCE CO OF GEORGIA	\$290,924	0.01	1	69	59	110
901	65498	LIFE INSURANCE CO OF NORTH AMERICA	\$16,860,582	0.65	2	25	22	180
317	65536	LIFE INSURANCE COMPANY OF VIRGINIA T	\$896	0.00	0	0	0	183
468	64130	LIFE INVESTORS INS CO OF AMERICA	\$6,038,774	0.23	1	27	64	175
008	65595	LINCOLN BENEFIT LIFE COMPANY	\$922,249	0.04	0	0	0	183
584	65609	LINCOLN HERITAGE LIFE INSURANCE CO*	\$321	0.00	0	0	0	183
335	65633	LINCOLN LIFE AND CASUALTY COMPANY*	\$355	0.00	0	0	0	183
000	65668	LINCOLN MUTUAL LIFE INSURANCE CO	\$5,063	0.00	0	0	0	183
020	38830	LINCOLN NATIONAL HEALTH & CAS INS CO	\$492,087	0.02	0	0	0	183
020	65676	LINCOLN NATIONAL LIFE INSURANCE CO*	\$13,184,017	0.51	5	75	67	85
020	26093	LINCOLN NATIONAL SPECIALTY INS CO	\$351,058	0.01	0	0	19	183
391	65692	LONE STAR LIFE INSURANCE COMPANY*	\$605,617	0.02	0	0	36	183
362	65722	LOYAL AMERICAN LIFE INSURANCE CO	\$701,927	0.03	0	0	35	183
889	57126	LUTHERAN BROTHERHOOD	\$2,285,879	0.09	0	0	0	183
889	97721	LUTHERAN BROTHERHOOD VAR INS PROD CO	\$16	0.00	0	0	0	183
450	65781	MADISON NATIONAL LIFE INSURANCE CO,	\$109,556	0.00	0	0	0	183
776	67083	MANHATTAN NATIONAL LIFE INS CO	\$0	0.00	0	0	0	183
904	65838	MANUFACTURERS LIFE INS CO USA	\$1	0.00	0	0	0	183
904	80616	MANUFACTURERS LIFE INSURANCE COMPANY	\$699,845	0.03	0	0	0	183
529	71072	MARQUETTE NATIONAL LIFE INS CO	\$30	0.00	0	0	0	183
549	80896	MASSACHUSETTS CASUALTY INSURANCE CO	\$290,747	0.01	0	0	0	183
613	65900	MASSACHUSETTS GENERAL LIFE INS CO	\$69,511	0.00	0	0	21	183
435	65935	MASSACHUSETTS MUTUAL LIFE INS CO	\$8,073,187	0.31	2	44	35	160
317	87750	MAYFLOWER NATIONAL LIFE INSURANCE CO	\$46,909	0.00	0	0	0	183
822	69728	MBL LIFE ASSURANCE CORPORATION	\$16,359	0.00	0	0	0	183
730	86991	MEDICAL LIFE INSURANCE COMPANY	\$138,261	0.01	0	0	0	183
364	71471	MEDICO LIFE INSURANCE COMPANY	\$2,068,051	0.08	1	46	89	155
264	97055	MEGA LIFE AND HEALTH INS CO THE	\$744,299	0.03	1	61	156	128
011	65951	MERIT LIFE INSURANCE CO	\$1,060,492	0.04	0	0	0	183
241	65978	METROPOLITAN LIFE INSURANCE COMPANY	\$22,761,003	0.88	12	114	148	67
079	85561	MIC LIFE INSURANCE CORPORATION	\$762,853	0.03	2	122	34	57
000	66001	MID-CONTINENT LIFE INS CO	\$1,133	0.00	0	0	0	183
000	79987	MID-SOUTH INS CO	\$3,553	0.00	0	0	0	183
264	66087	MID-WEST NATIONAL LIFE INS CO OF TN	\$302,381	0.01	0	0	98	183
874	66036	MIDLAND MUTUAL LIFE INS CO	\$9,008	0.00	0	0	0	183
431	66044	MIDLAND NATIONAL LIFE INSURANCE CO*	\$33,579	0.00	0	0	0	183
229	66109	MIDWESTERN UNITED LIFE INSURANCE CO*	\$293	0.00	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
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NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
869	66168	MINNESOTA MUTUAL LIFE INSURANCE CO	\$1,574,635	0.06	1	51	28	143
908	66184	MINNESOTA PROTECTIVE LIFE INS CO	\$43	0.00	0	0	0	183
502	75388	MISSION LIFE INS CO	\$2	0.00	0	0	0	183
537	76040	MISSOURI VALLEY LIFE AND HLTH INS CO	\$8,910,021	0.35	29	588	225	2
529	66257	MODERN AMERICAN LIFE INSURANCE COMPA	\$145,980	0.01	0	0	62	183
584	82708	MODERN INCOME LIFE INS CO	\$4,808	0.00	0	0	0	183
000	57541	MODERN WOODMEN OF AMERICA	\$26,352	0.00	0	0	0	183
350	32077	MONTGOMERY WARD INSURANCE COMPANY	\$48,236	0.00	0	0	43	183
350	66273	MONTGOMERY WARD LIFE INSURANCE CO	\$1,598,880	0.06	1	51	56	144
372	63444	MONUMENTAL GENERAL INS CO	\$1,453,900	0.06	0	0	101	183
468	66281	MONUMENTAL LIFE INSURANCE COMPANY*	\$2,332,701	0.09	12	527	229	3
000	80020	MOUNTAIN LIFE INSURANCE COMPANY	\$172,106	0.01	0	0	21	183
875	66338	MOUNTAIN STATES LIFE INS CO OF AMERI	\$181	0.00	0	0	0	183
395	66370	MUTUAL LIFE INSURANCE CO OF NY*	\$1,506,399	0.06	0	0	29	183
261	71412	MUTUAL OF OMAHA INSURANCE COMPANY	\$24,416,645	0.95	22	197	222	28
364	31119	MUTUAL PROTECTIVE INS CO	\$3,447,329	0.13	2	73	169	94
227	66419	MUTUAL SERVICE LIFE INSURANCE CO*	\$68,960	0.00	0	0	21	183
000	66427	MUTUAL TRUST LIFE INSURANCE COMPANY	\$33,446	0.00	0	0	0	183
042	85456	NACOLAH LIFE INS COMPANY OF TEXAS	\$120,592	0.00	0	0	0	183
000	69221	NATIONAL AMERICAN LIFE INS CO OF PA	\$78,340	0.00	0	0	21	183
293	86045	NATIONAL AMERICAN LIFE INS CO OF TX	\$3,458	0.00	0	0	0	183
041	61409	NATIONAL BENEFIT LIFE INSURANCE CO	\$143,707	0.01	0	0	0	183
140	11991	NATIONAL CASUALTY COMPANY*	\$1,648,372	0.06	6	300	666	11
000	97870	NATIONAL DENTAL HEALTH INSURANCE CO	\$492,062	0.02	1	65	37	121
449	66540	NATIONAL FARMERS UNION LIFE INS CO	\$105	0.00	0	0	0	183
233	66559	NATIONAL FIDELITY LIFE INSURANCE CO	\$87,888	0.00	0	0	63	183
839	90956	NATIONAL FINANCIAL INSURANCE COMPANY	\$558,847	0.02	2	128	128	53
839	98205	NATIONAL FOUNDATION LIFE INS CO	\$2,114,485	0.08	11	503	440	4
776	64572	NATIONAL GROUP LIFE INSURANCE COMPAN	\$2,869,947	0.11	15	602	645	1
000	66583	NATIONAL GUARDIAN LIFE INSURANCE CO	\$16,472	0.00	0	0	0	183
000	82538	NATIONAL HEALTH INS CO	\$2,103,674	0.08	0	0	189	183
034	78808	NATIONAL HOME LIFE ASSUR CO OF NY	\$173,663	0.01	0	0	0	183
034	66605	NATIONAL HOME LIFE ASSURANCE CO	\$3,887,271	0.15	1	34	84	169
031	20087	NATIONAL INDEMNITY COMPANY	\$890,541	0.03	1	59	17	131
034	66664	NATIONAL LIBERTY LIFE INSURANCE CO	\$50,609	0.00	0	0	0	183
000	66680	NATIONAL LIFE INSURANCE COMPANY	\$545,728	0.02	0	0	0	183
765	81000	NATIONAL MOTOR CLUB LIFE & ACC IN CO	\$2,300	0.00	0	0	0	183
458	94285	NATIONAL OLD LINE INS CO	\$57,836	0.00	0	0	0	183
000	60593	NATIONAL STATES INSURANCE COMPANY	\$3,166,254	0.12	12	459	905	6
632	66826	NATIONAL TRAVELERS LIFE COMPANY	\$6,744,237	0.26	5	123	111	56
012	19445	NATIONAL UNION FIRE INS CO OF PITTSB	\$21,194,074	0.82	0	0	0	183
140	66869	NATIONWIDE LIFE INSURANCE COMPANY	\$4,633,963	0.18	1	31	84	173
140	23787	NATIONWIDE MUTUAL INSURANCE COMPANY	\$240	0.00	0	0	0	183
000	57576	NATL FRATERNAL SOCIETY OF THE DEAF	\$536	0.00	0	0	0	183
810	63282	NETWORK AMERICA LIFE INSURANCE COMPA	\$1,240,068	0.05	5	272	198	13
077	66885	NEW AMERICAN LIFE INSURANCE COMPANY	\$86,133	0.00	0	0	0	183
396	66893	NEW ENGLAND MUTUAL LIFE INS CO	\$3,522,520	0.14	2	73	39	99

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
721	69698	NEW ERA LIFE INS CO OF THE MIDWEST*	\$300	0.00	0	0	0	183
012	23841	NEW HAMPSHIRE INSURANCE COMPANY	\$272,364	0.01	0	0	20	183
826	97705	NEW YORK LIFE AND HEALTH INSURANCE C	\$89,584	0.00	0	0	0	183
826	66915	NEW YORK LIFE INSURANCE COMPANY	\$12,487,990	0.48	2	31	37	172
000	81264	NIPPON LIFE INSURANCE CO OF AMERICA	\$130,157	0.01	0	0	21	183
042	66974	NORTH AMERICAN CO FOR LIFE & HEALTH	\$36,352	0.00	0	0	0	183
000	68349	NORTH AMERICAN INSURANCE COMPANY	\$30,165	0.00	0	0	0	183
761	90611	NORTH AMERICAN LIFE & CAS	\$4,213,290	0.16	1	33	98	171
605	80756	NORTH AMERICAN LIFE ASSURANCE COMPAN	\$167,353	0.01	0	0	0	183
181	29874	NORTH AMERICAN SPECIALTY INS CO	\$8,236	0.00	0	0	0	183
652	67032	NORTH CAROLINA MUTUAL LIFE INS CO	\$7,355	0.00	1	75	22	88
000	67040	NORTH CENTRAL LIFE INSURANCE CO*	\$340,174	0.01	0	0	39	183
008	88528	NORTHBROOK LIFE INS CO	\$408	0.00	0	0	0	183
534	87734	NORTHERN LIFE INSURANCE COMPANY	\$193	0.00	0	0	0	183
860	67091	NORTHWESTERN MUTUAL LIFE INS CO	\$6,336,767	0.25	1	26	14	176
534	67105	NORTHWESTERN NATL LIFE INS CO	\$2,867,519	0.11	2	80	98	78
647	67148	OCCIDENTAL LIFE INS CO OF NC	\$147,081	0.01	0	0	0	183
148	24074	OHIO CASUALTY INSURANCE COMPANY	\$13,157	0.00	0	0	22	183
148	67164	OHIO LIFE INSURANCE COMPANY	\$4,235	0.00	0	0	0	183
704	89206	OHIO NATIONAL LIFE ASSURANCE CORP	\$248,362	0.01	0	0	0	183
704	67172	OHIO NATIONAL LIFE INS CO THE	\$618,892	0.02	0	0	0	183
069	67180	OHIO STATE LIFE INSURANCE CO, THE	\$756	0.00	0	0	0	183
588	67199	OLD AMERICAN INSURANCE COMPANY	\$940,399	0.04	2	117	197	61
000	67253	OLD RELIANCE INSURANCE COMPANY	\$655	0.00	0	0	0	183
150	24147	OLD REPUBLIC INSURANCE COMPANY	\$18,603	0.00	0	0	0	183
150	67261	OLD REPUBLIC LIFE INSURANCE COMPANY	\$247,957	0.01	0	0	0	183
697	76007	OLD UNITED LIFE INSURANCE COMPANY	\$375,287	0.01	0	0	38	183
807	88420	OLD WESTERN LIFE INSURANCE COMPANY	\$1,206,764	0.05	1	55	46	140
261	37540	OMAHA PROPERTY AND CASUALTY INS CO	\$302,497	0.01	1	69	20	111
000	67393	OZARK NATIONAL LIFE INSURANCE CO	\$379,603	0.01	0	0	58	183
000	67423	PACIFIC FIDELITY LIFE INS CO	\$48,570	0.00	0	0	0	183
038	20346	PACIFIC INDEMNITY COMPANY	\$4,335	0.00	0	0	0	183
709	67466	PACIFIC MUTUAL LIFE INSURANCE CO	\$1,433,480	0.06	0	0	102	183
737	67547	PAN WESTERN LIFE INS CO	\$132	0.00	0	0	0	183
525	67539	PAN-AMERICAN LIFE INS CO	\$2,926,811	0.11	1	40	65	164
304	66133	PARADIGM LIFE INSURANCE COMPANY	\$94,613	0.00	0	0	0	183
165	67598	PAUL REVERE LIFE INSURANCE CO	\$7,286,149	0.28	2	47	31	153
229	24198	PEERLESS INSURANCE COMPANY	\$110	0.00	0	0	0	183
153	67628	PEKIN LIFE INSURANCE COMPANY	\$108,517	0.00	0	0	0	183
647	67636	PENINSULAR LIFE INSURANCE COMPANY	\$1,062	0.00	0	0	0	183
850	67644	PENN MUTUAL LIFE INSURANCE CO THE	\$134,221	0.01	0	0	0	183
647	67660	PENNSYLVANIA LIFE INSURANCE COMPANY	\$4,164,610	0.16	8	265	286	15
704	67679	PENNSYLVANIA NATIONAL LIFE INS CO	\$12,275	0.00	0	0	0	183
034	67687	PENSION LIFE INS CO OF AMERICA	\$61	0.00	0	0	0	183
034	64475	PEOPLES SECURITY LIFE INSURANCE COMP	\$13,605	0.00	0	0	0	183
468	86231	PFL LIFE INSURANCE COMPANY	\$7,684,755	0.30	8	180	262	29
089	84808	PHF LIFE INS CO	\$169,168	0.01	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
529	67784	PHILADELPHIA AMERICAN LIFE INS CO	\$80,028	0.00	1	73	21	96
613	97047	PHILADELPHIA LIFE INS CO	\$2,358	0.00	0	0	0	183
403	80926	PHOENIX AMERICAN LIFE INS CO	\$420,409	0.02	0	0	0	183
403	67814	PHOENIX MUTUAL LIFE INS CO	\$5,141,327	0.20	2	59	165	132
367	80578	PHYSICIANS MUTUAL INSURANCE COMPANY	\$12,576,166	0.49	7	109	192	69
000	33928	PIE MUTUAL INSURANCE CO, THE	\$6,972	0.00	0	0	0	183
737	67822	PIERCE NATIONAL LIFE INSURANCE CO	\$90	0.00	0	0	0	183
776	68330	PIONEER LIFE INSURANCE CO OF IL	\$14,990,298	0.58	11	149	166	36
709	97268	PM GROUP LIFE INS CO	\$980,379	0.04	0	0	0	183
362	67989	PRAIRIE STATES LIFE INSURANCE CO	\$14,079	0.00	0	0	0	183
761	64190	PREFERRED LIFE INS CO OF NY	\$3,185	0.00	0	0	0	183
303	68004	PREFERRED RISK LIFE INSURANCE CO	\$145,572	0.01	0	0	21	183
041	65919	PRIMERICA LIFE INSURANCE COMPANY	\$548,726	0.02	0	0	37	183
332	61271	PRINCIPAL MUTUAL LIFE INS CO	\$94,028,923	3.64	25	64	54	124
647	68047	PROFESSIONAL INS CORPORATION	\$92,373	0.00	0	0	0	183
458	68136	PROTECTIVE LIFE INSURANCE COMPANY	\$832,234	0.03	1	60	68	130
580	68187	PROVIDENT INDEMNITY LIFE INS CO	\$142,679	0.01	3	215	62	23
565	68195	PROVIDENT LIFE AND ACCIDENT INS CO	\$8,649,504	0.33	3	62	104	126
565	68209	PROVIDENT LIFE AND CASUALTY INS CO	\$125,989	0.00	0	0	21	183
862	70750	PROVIDENT MUTUAL LIFE & ANN CO OF AM	\$9,158	0.00	0	0	0	183
862	68225	PROVIDENT MUTUAL LIFE INS CO OF PHIL	\$75,719	0.00	1	73	42	95
562	68497	PROVIDENTIAL LIFE INSURANCE COMPANY	\$65,073	0.00	0	0	0	183
000	76694	PROVIDERS FIDELITY LIFE INS CO	\$261,025	0.01	0	0	20	183
304	68241	PRUDENTIAL INSURANCE CO OF AMERICA T	\$151,016,539	5.85	29	47	46	154
215	68284	PYRAMID LIFE INSURANCE COMPANY	\$1,853,755	0.07	2	96	119	72
158	24384	RANGER INSURANCE COMPANY	\$1,109	0.00	0	0	0	183
940	68357	RELIABLE LIFE INSURANCE COMPANY*	\$2,090,358	0.08	1	46	25	156
159	24457	RELiance INSURANCE COMPANY	\$1,628,075	0.06	0	0	0	183
074	68381	RELiance STANDARD LIFE INSURANCE CO*	\$447,327	0.02	1	66	38	118
574	31089	REPUBLIC WESTERN INS CO	\$55,751	0.00	0	0	0	183
400	68446	REPUBLIC VANGUARD LIFE INS CO	\$183,126	0.01	0	0	20	183
797	68462	RESERVE NATIONAL INSURANCE COMPANY	\$11,418,826	0.44	22	370	326	8
783	13056	RLI INSURANCE COMPANY	\$82,839	0.00	0	0	0	183
162	65765	ROYAL MACCABEES LIFE INSURANCE CO	\$1,483,570	0.06	0	0	0	183
362	68586	RUSHMORE NATIONAL LIFE INSURANCE CO	\$574	0.00	0	0	0	183
163	68608	SAFECO LIFE INSURANCE COMPANY*	\$3,775,733	0.15	0	0	19	183
748	16551	SAVERS PROPERTY & CASUALTY INS CO	\$10,300	0.00	0	0	0	183
096	64491	SECURA LIFE INSURANCE CO	\$12	0.00	0	0	0	183
870	68675	SECURITY BENEFIT LIFE INSURANCE CO	\$16,213	0.00	0	0	0	183
330	68691	SECURITY GENERAL LIFE INSURANCE CO	\$3,402,088	0.13	6	222	150	21
926	24902	SECURITY INSURANCE CO OF HARTFORD	\$62,871	0.00	0	0	0	183
492	68721	SECURITY LIFE INS CO OF AMERICA	\$925,148	0.04	1	59	82	133
229	68713	SECURITY LIFE OF DENVER INSURANCE CO	\$72,155	0.00	0	0	0	183
000	68764	SECURITY MUTUAL LIFE INS CO OF NE	\$33,032	0.00	0	0	0	183
858	68772	SECURITY MUTUAL LIFE INS CO OF NY	\$156,734	0.01	0	0	0	183
498	68667	SECURITY OF AMERICA LIFE INS CO	\$32,675	0.00	0	0	0	183
020	91588	SECURITY-CONNECTICUT LIFE INS CO	\$7,620	0.00	0	0	0	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
169	24988	SENTRY INSURANCE A MUTUAL COMPANY	\$190,784	0.01	1	71	20	103
169	68810	SENTRY LIFE INSURANCE CO (L&H ACCT)	\$1,461,381	0.06	0	0	58	183
000	64220	SETTLERS LIFE INSURANCE COMPANY	\$6,022	0.00	0	0	0	183
123	65757	SHELTER LIFE INSURANCE CO	\$16,173,500	0.63	2	25	33	177
000	71420	SIERRA HEALTH & LIFE INS CO INC	\$6,596	0.00	0	0	0	183
350	70980	SIGNATURE LIFE INS CO OF AMERICA, TH	\$55,249	0.00	0	0	0	183
000	57673	SLOVENE NATIONAL BENEFIT SOCIETY	\$4,055	0.00	0	0	0	183
088	84824	SMA LIFE ASSURANCE COMPANY	\$588,902	0.02	0	0	0	183
229	68950	SOUTHLAND LIFE INSURANCE COMPANY	\$11,603	0.00	0	0	22	183
529	91391	SOUTHWESTERN LIFE INS CO	\$6,296	0.00	0	0	0	183
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	\$13	0.00	0	0	0	183
000	69019	STANDARD INSURANCE COMPANY	\$1,735,422	0.07	0	0	14	183
408	86355	STANDARD LIFE AND ACCIDENT INS CO	\$7,562,029	0.29	2	46	54	157
620	69051	STANDARD LIFE INS CO OF INDIANA	\$916	0.00	0	0	0	183
450	69078	STANDARD SECURITY LIFE INS CO OF NY	\$498,099	0.02	0	0	19	183
175	25135	STATE AUTOMOBILE MUTUAL INS CO	\$3,093	0.00	0	0	0	183
176	25143	STATE FARM FIRE AND CASUALTY CO	\$77	0.00	0	0	0	183
176	25178	STATE FARM MUTUAL AUTOMOBILE INS CO	\$41,400,107	1.60	4	22	39	181
619	69116	STATE LIFE INSURANCE COMPANY	\$2,469	0.00	0	0	0	183
000	69132	STATE MUTUAL INSURANCE CO	\$16,105	0.00	0	0	0	183
088	69140	STATE MUTUAL LIFE ASSUR CO OF AMERIC	\$6,702,843	0.26	1	25	59	179
000	69183	STATESMAN NATIONAL LIFE INS CO THE	\$234,524	0.01	0	0	80	183
484	89184	STERLING INVESTORS LIFE INS CO	\$96,111	0.00	0	0	0	183
549	80802	SUN LIFE ASSURANCE COMPANY OF CANADA	\$1,086,674	0.04	0	0	0	183
442	69256	SUN LIFE INS CO OF AMERICA	\$79	0.00	0	0	0	183
000	58181	SUPREME COUNCIL OF THE ROYAL ARCANUM	\$141	0.00	0	0	0	183
008	69310	SURETY LIFE INS CO	\$110	0.00	0	0	0	183
019	69477	TIME INSURANCE COMPANY	\$15,081,953	0.58	9	121	186	58
723	70491	TMG LIFE INSURANCE COMPANY	\$2,468,166	0.10	2	86	118	75
639	61182	TRANS PACIFIC LIFE INS CO	\$363	0.00	0	0	0	183
744	69515	TRANS-GENERAL LIFE INS CO	\$214,403	0.01	0	0	0	183
185	80829	TRANSAMERICA ASSURANCE CO	\$19	0.00	0	0	0	183
185	25534	TRANSAMERICA INS CO	\$268,310	0.01	0	0	0	183
185	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	\$2,425,118	0.09	0	0	12	183
041	69531	TRANSPORT LIFE INSURANCE COMPANY	\$5,473,366	0.21	5	141	106	44
218	20494	TRANSPORTATION INSURANCE COMPANY	\$758	0.00	0	0	0	183
041	25682	TRAVELERS INDEMNITY CO OF RI	\$203,455	0.01	0	0	0	183
041	79413	TRAVELERS INS CO OF ILLINOIS	\$150,590	0.01	0	0	0	183
041	87726	TRAVELERS INSURANCE COMPANY THE	\$40,199,480	1.56	35	199	205	27
000	56006	TRAVELERS PROTECTIVE ASSOC OF AMERIC	\$400,919	0.02	0	0	0	183
276	61425	TRUSTMARK INSURANCE CO (MUTUAL)	\$17,966,020	0.70	8	93	100	73
276	62863	TRUSTMARK LIFE INSURANCE COMPANY	\$2,301	0.00	0	0	0	183
000	57215	UKRAINIAN NATIONAL ASSOCIATION	\$71	0.00	0	0	0	183
000	94471	UNIFIED LIFE INS CO	\$191	0.00	0	0	0	183
666	62448	UNILIFE INSURANCE COMPANY	\$61,961	0.00	1	74	21	92
529	69701	UNION BANKERS INSURANCE COMPANY	\$9,852,488	0.38	9	169	149	32
000	67903	UNION BENEFIT LIFE INS CO	\$101,245	0.00	0	0	21	183

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

			(1)	(2)	(3)	(4)	(5)	(6)
NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PREMIUM WRITTEN (5 YR AVE)	MARKET SHARE (5 YR AVE)	1994 COMPLAINTS	1994 COMPLAINT INDEX	3 YEAR COMPLAINT INDEX	1994 RANKING (1 = WORST)
394	80837	UNION CENTRAL LIFE INSURANCE CO	\$613,273	0.02	0	0	18	183
317	62596	UNION FIDELITY LIFE INSURANCE CO	\$1,749,728	0.07	0	0	0	183
781	69744	UNION LABOR LIFE INSURANCE COMPANY	\$1,188,335	0.05	1	55	123	138
019	98884	UNION SECURITY LIFE INSURANCE CO	\$1,776,389	0.07	3	146	81	39
290	92916	UNITED AMERICAN INSURANCE COMPANY	\$17,613,542	0.68	18	213	197	24
000	65269	UNITED BENEFIT LIFE INSURANCE COMPAN	\$558,627	0.02	2	128	182	52
000	56383	UNITED COMMERCIAL TRAVELERS OF AMERI	\$481,081	0.02	0	0	0	183
947	69876	UNITED COMPANIES LIFE INSURANCE CO	\$54,495	0.00	0	0	0	183
019	91693	UNITED FAMILY LIFE INSURANCE CO	\$92	0.00	0	0	0	183
449	87645	UNITED FIDELITY LIFE INSURANCE CO	\$11,179	0.00	0	0	0	183
707	65552	UNITED HEALTH AND LIFE INSURANCE CO	\$8,932,535	0.35	0	0	5	183
000	63983	UNITED HERITAGE MUTUAL LIFE INS CO	\$2,322	0.00	0	0	0	183
000	69922	UNITED HOME LIFE INSURANCE COMPANY	\$6,705	0.00	0	0	0	183
215	69930	UNITED INSURANCE COMPANY OF AMERICA	\$485,303	0.02	1	65	93	120
000	82694	UNITED LIBERTY LIFE INSURANCE COMPAN	\$132	0.00	0	0	0	183
248	69973	UNITED LIFE INSURANCE COMPANY	\$88,409	0.00	0	0	0	183
261	69868	UNITED OF OMAHA LIFE INS CO	\$26,506,445	1.03	6	50	84	145
350	70025	UNITED PACIFIC LIFE INS CO	\$454	0.00	0	0	0	183
072	70084	UNITED SERVICES LIFE INSURANCE CO	\$12,797	0.00	0	0	0	183
000	56456	UNITED STATES LETTER CRS M BNFT ASN	\$237,860	0.01	0	0	0	183
498	70106	UNITED STATES LIFE INS CO NY	\$2,383,585	0.09	1	44	36	159
000	63479	UNITED TEACHER ASSOCIATES INSURANCE	\$203,275	0.01	1	71	102	106
053	29157	UNITED WISCONSIN INSURANCE COMPANY	\$978	0.00	0	0	0	183
053	97179	UNITED WISCONSIN LIFE INSURANCE COMP	\$14,880,934	0.58	0	0	7	183
261	72850	UNITED WORLD LIFE INSURANCE COMPANY	\$137,495	0.01	0	0	0	183
582	70114	UNITY MUTUAL LIFE INS CO	\$82	0.00	0	0	0	183
513	80217	UNIVERSAL ASSURORS LIFE INS CO	\$50,548	0.00	0	0	0	183
137	70130	UNIVERSAL GUARANTY LIFE INS CO	\$1,785	0.00	0	0	0	183
000	70157	UNIVERSAL LIFE INSURANCE COMPANY T	\$114,479	0.00	0	0	21	183
212	70173	UNIVERSAL UNDERWRITERS LIFE INS CO	\$441,011	0.02	1	66	19	117
871	70181	UNIVERSE LIFE INSURANCE CO, THE*	\$1,628,483	0.06	4	201	209	26
416	62235	UNUM LIFE INS COMPANY OF AMERICA	\$25,016,118	0.97	4	35	32	168
124	84530	US FINANCIAL LIFE INS CO	\$103	0.00	0	0	0	183
200	69663	USAA LIFE INSURANCE COMPANY	\$635,838	0.02	0	0	18	183
498	68373	USLIFE CREDIT LIFE INSURANCE CO*	\$954,303	0.04	0	0	0	183
218	70211	VALLEY FORGE LIFE INSURANCE COMPANY	\$31,291	0.00	0	0	0	183
235	36781	VASA NORTH ATLANTIC INSURANCE COMPAN	\$1,056,090	0.04	0	0	0	183
034	81027	VETERANS LIFE INS CO	\$327,427	0.01	0	0	20	183
773	70246	VICTORY LIFE INSURANCE COMPANY	\$10,697	0.00	0	0	0	183
038	20397	VIGILANT INSURANCE COMPANY	\$78	0.00	0	0	0	183
317	40827	VIRGINIA SURETY COMPANY INC	\$720	0.00	0	0	0	183
000	32395	VISION SERVICE PLAN INSURANCE CO	\$2,840,597	0.11	1	40	11	163
018	84549	VISTA LIFE INSURANCE COMPANY	\$73,187	0.00	0	0	0	183
465	66699	VOYAGER LIFE INSURANCE COMPANY	\$34,343	0.00	0	0	0	183
177	70262	VULCAN LIFE INSURANCE COMPANY	\$177,306	0.01	1	71	20	102
613	92436	WABASH LIFE INSURANCE COMPANY	\$221,526	0.01	0	0	0	183
260	70319	WASHINGTON NATIONAL INSURANCE CO*	\$11,061,060	0.43	14	241	113	16

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL ACCIDENT & HEALTH BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
140	70335	WEST COAST LIFE INSURANCE COMPANY*	\$68,011	0.00	0	0	0	183
836	70483	WESTERN AND SOUTHERN LIFE INS CO	\$820,356	0.03	0	0	34	183
000	57711	WESTERN CATHOLIC UNION	\$360,115	0.01	0	0	0	183
285	84697	WESTERN DIVERSIFIED LIFE INSURANCE C	\$250,904	0.01	0	0	20	183
278	77879	WESTERN FIDELITY INSURANCE COMPANY	\$1,204,867	0.05	0	0	92	183
000	57010	WILLIAM PENN ASSOCIATION	\$433	0.00	0	0	0	183
458	70580	WISCONSIN NATIONAL LIFE INSURANCE CO	\$3,699	0.00	0	0	0	183
682	70602	WOODMEN ACCIDENT AND LIFE COMPANY*	\$1,627,697	0.06	0	0	14	183
000	57320	WOODMEN OF THE WORLD LIFE INS SOCIET	\$48,882	0.00	0	0	0	183
614	56499	WOODMEN OF THE WORLD/ASSOC	\$22	0.00	0	0	0	183
000	57290	WORKMENS BENEFIT FUND OF THE USA	\$3,281	0.00	0	0	0	183
000	70629	WORLD INSURANCE COMPANY	\$3,842,790	0.15	0	0	131	183
041	97926	WORLD SERVICE LIFE INS CO	\$1,031	0.00	0	0	0	183
669	71323	ZALE LIFE INSURANCE COMPANY	\$1,424	0.00	0	0	0	183
212	16535	ZURICH INSURANCE COMPANY	\$6,091	0.00	0	0	0	183
212	70661	ZURICH LIFE INSURANCE CO OF AMERICA	\$36	0.00	0	0	0	183
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			\$2,582,400,075	100.00	1202			

Total Life

Complaint Indices

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL LIFE BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	71854	AAA LIFE INS CO	\$174,132	0.01	0	0	0	186
137	60011	ABRAHAM LINCOLN INSURANCE COMPANY	\$19,556	0.00	0	0	0	186
437	60038	ACACIA MUTUAL LIFE INSURANCE COMPANY	\$376,466	0.02	0	0	23	186
437	85685	ACACIA NATIONAL LIFE INSURANCE CO	\$25,202	0.00	0	0	0	186
034	60046	ACADEMY LIFE INSURANCE CO*	\$848,552	0.05	0	0	0	186
441	71099	ACCELERATION LIFE INSURANCE CO	\$2,583	0.00	0	0	25	186
987	71390	ADMIRAL LIFE INS CO OF AMERICA	\$174,274	0.01	0	0	0	186
001	86509	AETNA LIFE INS AND ANNUITY CO*	\$5,290,649	0.33	1	32	76	172
001	60054	AETNA LIFE INSURANCE COMPANY*	\$11,504,284	0.71	1	21	32	180
000	56014	AID ASSOCIATION FOR LUTHERANS	\$15,294,313	0.94	3	52	33	130
012	66842	AIG LIFE INSURANCE COMPANY	\$10,247,749	0.63	1	22	17	179
352	88358	ALEXANDER HAMILTON LIFE INS CO OF AM	\$4,002,240	0.25	3	109	86	56
498	60097	ALL AMERICAN LIFE INSURANCE COMPANY*	\$3,180,018	0.20	1	39	63	160
003	60178	ALLIED LIFE INS CO	\$1,644,029	0.10	0	0	19	186
008	70874	ALLSTATE LIFE INS CO OF NEW YORK	\$4,317	0.00	0	0	0	186
008	60186	ALLSTATE LIFE INSURANCE COMPANY	\$5,786,541	0.36	7	216	169	17
465	60275	AMERICAN BANKERS LIFE ASSUR OF FLORI	\$2,759,715	0.17	5	206	181	19
710	60291	AMERICAN CAPITOL INSURANCE COMPANY	\$124,284	0.01	0	0	0	186
000	75914	AMERICAN CHAMBERS LIFE INSURANCE COM	\$70,642	0.00	0	0	0	186
166	60305	AMERICAN COMMUNITY MUTUAL INSURANCE	\$2,151	0.00	0	0	0	186
929	74268	AMERICAN CONTINENTAL LIFE INS CO	\$660,236	0.04	0	0	0	186
000	94439	AMERICAN CREDITORS LIFE INS CO	\$56,957	0.00	0	0	0	186
370	60380	AMERICAN FAMILY LIFE ASSUR CO GA	\$86,637	0.01	1	59	48	97
473	60399	AMERICAN FAMILY LIFE INSURANCE CO	\$24,319,334	1.50	1	12	41	184
330	60410	AMERICAN FIDELITY ASSURANCE COMPANY	\$652,851	0.04	1	54	22	114
000	60429	AMERICAN FIDELITY LIFE INSURANCE CO	\$675,275	0.04	1	54	175	117
458	88536	AMERICAN FOUNDATION LIFE INS CO	\$70,853	0.00	0	0	0	186
293	60445	AMERICAN FOUNDERS LIFE INSURANCE CO*	\$24,882	0.00	0	0	0	186
746	94226	AMERICAN FRANKLIN LIFE INS CO THE	\$1,321,873	0.08	0	0	0	186
737	99341	AMERICAN FUNERAL ASSURANCE COMPANY	\$1,373,798	0.08	0	0	0	186
011	66672	AMERICAN GENERAL LIFE & ACCIDENT INS	\$10,661,568	0.66	22	482	532	2
011	67571	AMERICAN GENERAL LIFE INS CO OF NY	\$30,719	0.00	0	0	0	186
011	60488	AMERICAN GENERAL LIFE INSURANCE CO	\$2,561,379	0.16	6	253	320	12
041	60518	AMERICAN HEALTH & LIFE INSURANCE CO	\$1,003,671	0.06	0	0	83	186
777	60534	AMERICAN HERITAGE LIFE INSURANCE CO	\$239,324	0.01	0	0	71	186
000	60542	AMERICAN HOME LIFE INSURANCE CO	\$830,270	0.05	0	0	21	186
651	60577	AMERICAN INCOME LIFE INSURANCE CO	\$2,906,629	0.18	2	81	48	77
839	81949	AMERICAN INSURANCE CO OF TEXAS*	\$340	0.00	0	0	0	186
012	60607	AMERICAN INTERNATL LIFE ASS CO OF NY	\$12,588	0.00	0	0	0	186
000	60631	AMERICAN INVESTORS LIFE INS CO	\$66,447	0.00	1	59	73	93
765	60674	AMERICAN LIFE & HEALTH INS CO	\$326,087	0.02	2	113	163	51
177	60682	AMERICAN LIFE AND CASUALTY INS CO*	\$882,099	0.05	3	156	106	36
373	60704	AMERICAN LIFE INSURANCE CO OF NY	\$522,154	0.03	0	0	0	186
000	90948	AMERICAN MERCHANTS LIFE INS CO	\$46,376	0.00	0	0	0	186
408	60739	AMERICAN NATIONAL INSURANCE COMPANY*	\$8,824,374	0.54	10	246	305	13
408	71773	AMERICAN NATIONAL LIFE INS OF TX	\$271,397	0.02	1	57	23	106
953	60763	AMERICAN PIONEER LIFE INSURANCE COMP	\$47,520	0.00	0	0	0	186

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL LIFE BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	60801	AMERICAN PUBLIC LIFE INSURANCE CO	\$3,776	0.00	0	0	0	186
409	60836	AMERICAN REPUBLIC INSURANCE COMPANY	\$933,208	0.06	1	52	42	129
000	81973	AMERICAN SERVICE LIFE INSURANCE COMP	\$2,762	0.00	0	0	0	186
000	56227	AMERICAN SLOVENIAN CATHOLIC UNION	\$2,751	0.00	0	0	0	186
020	60879	AMERICAN STATES LIFE INSURANCE CO	\$2,921,144	0.18	1	40	16	158
563	76325	AMERICAN TRAVELLERS LIFE INS CO	\$71,615	0.00	4	235	97	15
000	92649	AMERICAN UNDERWRITERS LIFE INSURANCE	\$185,643	0.01	0	0	24	186
193	60887	AMERICAN UNION LIFE INSURANCE CO	\$1,480	0.00	0	0	0	186
000	60895	AMERICAN UNITED LIFE INSURANCE CO	\$2,135,448	0.13	1	44	36	150
000	60917	AMERICAN WESTERN LIFE INS CO	\$0	0.00	0	0	0	186
647	68594	AMERICAN-AMICABLE LIFE INS CO OF TX	\$469,884	0.03	0	0	0	186
943	61301	AMERITAS LIFE INSURANCE CORP	\$1,087,737	0.07	1	51	21	132
943	97977	AMERITAS VARIABLE LIFE INS CO	\$479,730	0.03	0	0	0	186
004	67962	AMEX LIFE ASSURANCE COMPANY*	\$945,710	0.06	0	0	0	186
028	72222	AMICA LIFE INSURANCE COMPANY	\$20,515	0.00	0	0	0	186
442	60941	ANCHOR NATIONAL LIFE INS CO*	\$8,613	0.00	0	0	0	186
671	61069	ANTHEM LIFE INS CO OF INDIANA	\$37,582	0.00	0	0	49	186
671	85286	ANTHEM LIFE INSURANCE COMPANY	\$1,089,735	0.07	0	0	0	186
185	72613	ARCADIA NATIONAL LIFE INSURANCE CO	\$309,376	0.02	0	0	47	186
381	94242	ARISTAR LIFE INSURANCE COMPANY	\$15,914	0.00	0	0	0	186
923	71838	ASSOCIATES FINANCIAL LIFE INS CO	\$1,580,323	0.10	3	142	77	39
714	61093	ATLANTA LIFE INSURANCE COMPANY	\$421,782	0.03	1	56	320	109
000	61166	ATLAS LIFE INSURANCE COMPANY*	\$724,742	0.04	1	53	65	120
055	84522	AUTO CLUB LIFE INS COMPANY	\$29,195	0.00	0	0	0	186
280	61190	AUTO-OWNERS LIFE INS CO	\$192,172	0.01	0	0	0	186
165	68160	BALBOA LIFE INSURANCE COMPANY	\$422,649	0.03	0	0	0	186
849	61212	BALTIMORE LIFE INS CO THE	\$203,352	0.01	0	0	0	186
587	61239	BANKERS FIDELITY LIFE INSURANCE CO	\$143,001	0.01	0	0	0	186
233	61263	BANKERS LIFE AND CASUALTY COMPANY	\$3,455,741	0.21	3	115	152	50
233	71900	BANKERS NATIONAL LIFE INS CO	\$593,055	0.04	0	0	0	186
072	61360	BANKERS SECURITY LIFE INS SOCIETY	\$750,528	0.05	2	106	87	59
468	61387	BANKERS UNITED LIFE ASSURANCE CO	\$1,038,225	0.06	0	0	21	186
872	94250	BANNER LIFE INS CO	\$663,363	0.04	1	54	22	116
023	80985	BCS LIFE INSURANCE COMPANY	\$442,347	0.03	1	56	23	110
615	61395	BENEFICIAL LIFE INSURANCE COMPANY	\$67,782	0.00	0	0	0	186
233	61417	BENEFICIAL STANDARD LIFE INS CO*	\$178,604	0.01	1	58	95	103
000	61433	BERKSHIRE LIFE INSURANCE COMPANY	\$313,009	0.02	0	0	0	186
000	90638	BEST LIFE ASSURANCE CO OF CALIFORNIA	\$5,085	0.00	0	0	0	186
000	86932	BOATMENS LIFE INSURANCE COMPANY	\$803,923	0.05	0	0	0	186
581	61476	BOSTON MUTUAL LIFE INSURANCE COMPANY	\$926,162	0.06	1	52	21	128
000	86371	BRADFORD NATIONAL LIFE INSURANCE CO*	\$153,888	0.01	0	0	48	186
000	61492	BUSINESS MENS ASSURANCE CO OF AMERIC	\$12,219,440	0.75	4	80	54	78
532	84743	CAMERON LIFE INSURANCE COMPANY	\$203,490	0.01	0	0	0	186
509	80659	CANADA LIFE ASSURANCE COMPANY	\$571,582	0.04	0	0	22	186
000	61573	CAPITAL RESERVE LIFE INSURANCE CO	\$683,775	0.04	1	54	66	118
695	78174	CAPITOL AMERICAN LIFE INSURANCE COMP	\$858	0.00	0	0	0	186
605	62421	CAPITOL BANKERS LIFE INSURANCE COMPA	\$362,220	0.02	0	0	23	186

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL LIFE BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
000	56022	CATHOLIC FAMILY LIFE INSURANCE	\$8,900	0.00	0	0	0	186
000	56421	CATHOLIC KNIGHTS OF AMERICA THE	\$336,555	0.02	0	0	0	186
000	57487	CATHOLIC ORDER OF FORESTERS	\$37,022	0.00	0	0	0	186
000	80799	CELTIC LIFE INSURANCE COMPANY THE	\$49,452	0.00	0	0	0	186
539	61654	CENTENNIAL LIFE INSURANCE COMPANY, T	\$98,511	0.01	0	0	0	186
759	63541	CENTRAL BENEFITS NATL LIFE INS CO	\$157,553	0.01	0	0	0	186
890	61689	CENTRAL LIFE ASSURANCE CO	\$3,872,559	0.24	0	0	29	186
206	61700	CENTRAL NATL LIFE INSURANCE CO (THE)	\$1,382,758	0.09	4	195	79	26
000	61727	CENTRAL RESERVE LIFE INSURANCE COMPA	\$173,691	0.01	1	58	24	102
526	61735	CENTRAL SECURITY LIFE INSURANCE CO	\$911,259	0.06	18	934	655	1
690	61751	CENTRAL STATES HEALTH & LIFE CO	\$2,435,491	0.15	1	43	68	156
036	61883	CENTRAL UNITED LIFE INSURANCE CO*	\$394,489	0.02	0	0	0	186
471	62383	CENTURION LIFE INSURANCE COMPANY	\$1,111,538	0.07	0	0	0	186
187	94447	CENTURY LIFE ASSURANCE COMPANY	\$80,970	0.01	0	0	0	186
840	65749	CENTURY LIFE OF AMERICA	\$1,472,636	0.09	2	96	39	66
233	61778	CERTIFIED LIFE INS CO	\$8,373	0.00	0	0	0	186
239	61808	CHARTER NATIONAL LIFE INSURANCE CO*	\$1,406,537	0.09	0	0	0	186
374	61824	CHEROKEE NATIONAL LIFE INSURANCE COM	\$452,817	0.03	1	55	23	111
264	61832	CHESAPEAKE LIFE INSURANCE COMPANY TH	\$5,959	0.00	0	0	0	186
000	61859	CHRISTIAN FIDELITY LIFE INSURANCE CO	\$124,596	0.01	0	0	72	186
000	61867	CHRISTIAN MUTUAL LIFE INS CO	\$3,315	0.00	0	0	0	186
240	79677	CHRYSLER LIFE INSURANCE COMPANY	\$38,800	0.00	0	0	24	186
038	70254	CHUBB LIFE INS CO OF AMERICA	\$5,087,343	0.31	0	0	13	186
038	80438	CHUBB SOVEREIGN LIFE INS CO	\$799,342	0.05	0	0	22	186
244	76236	CINCINNATI LIFE INSURANCE COMPANY TH	\$1,107,084	0.07	0	0	0	186
000	61921	CITIZENS SECURITY LIFE INS CO	\$11,588	0.00	0	0	0	186
854	93432	CM LIFE INS CO	\$2,376,706	0.15	0	0	0	186
449	61999	COLLEGE LIFE INSURANCE CO OF AMERICA	\$280,450	0.02	3	171	164	32
416	62049	COLONIAL LIFE & ACCIDENT INS CO	\$479,595	0.03	0	0	0	186
038	62057	COLONIAL LIFE INS CO OF AMERICA	\$313,256	0.02	0	0	0	186
239	62065	COLONIAL PENN LIFE INSURANCE CO	\$1,601,220	0.10	2	95	134	69
917	84786	COLORADO BANKERS LIFE INS CO*	\$41,068	0.00	0	0	0	186
535	76023	COLUMBIAN LIFE INSURANCE COMPANY	\$90	0.00	0	0	0	186
535	62103	COLUMBIAN MUTUAL LIFE INSURANCE CO	\$56,397	0.00	0	0	0	186
836	99937	COLUMBUS LIFE INSURANCE COMPANY	\$360,281	0.02	0	0	0	186
317	62146	COMBINED INSURANCE CO OF AMERICA	\$4,676,807	0.29	10	339	321	7
416	66508	COMMERCIAL LIFE INSURANCE COMPANY*	\$120,701	0.01	0	0	0	186
044	62898	COMMERCIAL UNION LIFE INS CO OF AMER	\$1,201,327	0.07	1	50	20	134
034	62227	COMMONWEALTH LIFE INSURANCE COMPANY	\$710,110	0.04	0	0	44	186
000	73423	COMMONWEALTH NATIONAL LIFE INS CO	\$768	0.00	0	0	0	186
138	69647	COMMUNITY NATIONAL ASSURANCE COMPANY	\$40,804	0.00	0	0	24	186
661	77828	COMPANION LIFE INSURANCE COMPANY*	\$843,009	0.05	0	0	0	186
492	73504	CONGRESS LIFE INSURANCE COMPANY	\$13,815	0.00	0	0	0	186
901	62308	CONNECTICUT GENERAL LIFE INS CO	\$60,553,297	3.74	1	6	8	185
854	62316	CONNECTICUT MUTUAL LIFE INS CO	\$10,456,972	0.65	0	0	9	186
396	93769	CONNECTICUT NATIONAL LIFE INS CO*	\$576,646	0.04	0	0	22	186
529	62359	CONSTITUTION LIFE INSURANCE COMPANY	\$119,541	0.01	0	0	0	186

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NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
715	62375	CONSUMERS LIFE INSURANCE COMPANY	\$6,355	0.00	0	0	0	186
218	62413	CONTINENTAL ASSURANCE COMPANY	\$3,379,322	0.21	3	116	61	48
836	71404	CONTINENTAL GENERAL INSURANCE CO	\$304,512	0.02	0	0	0	186
776	62464	CONTINENTAL LIFE AND ACCIDENT CO*	\$116,020	0.01	0	0	0	186
000	68500	CONTINENTAL LIFE INS CO OF BRENTWOOD	\$8,616	0.00	0	0	0	186
041	62472	CONTINENTAL LIFE INSURANCE COMPANY	\$2,292	0.00	0	0	0	186
723	62510	CONTINENTAL WESTERN LIFE INS CO	\$1,577,226	0.10	2	95	77	68
050	94218	COUNTRY INVESTORS LIFE ASSUR CO	\$131,245	0.01	0	0	0	186
050	62553	COUNTRY LIFE INSURANCE COMPANY	\$1,488,399	0.09	0	0	19	186
000	57983	CROATIAN CATHOLIC UNION OF USA	\$4,000	0.00	0	0	0	186
000	56634	CROATIAN FRATERNAL UNION OF AMERICA	\$40,279	0.00	0	0	0	186
705	80675	CROWN LIFE INSURANCE COMPANY*	\$4,548,711	0.28	0	0	14	186
000	56138	CSA FRATERNAL LIFE	\$28,367	0.00	0	0	0	186
306	62626	CUNA MUTUAL INSURANCE SOCIETY	\$5,548,597	0.34	1	31	62	174
000	57088	DEGREE OF HONOR PROTECTIVE ASSOC	\$36,909	0.00	0	0	0	186
000	66214	DIXIE NATIONAL LIFE INSURANCE COMPAN	\$225,991	0.01	0	0	118	186
468	70688	DREYFUS LIFE INS CO	\$407	0.00	0	0	0	186
000	78611	EBPLIFE INSURANCE COMPANY	\$3,272	0.00	0	0	0	186
458	94285	EMPIRE GENERAL LIFE ASSURANCE CORP	\$493,697	0.03	0	0	0	186
000	84174	EMPLOYEES LIFE COMPANY (MUTUAL)	\$32,542	0.00	0	0	0	186
020	73288	EMPLOYERS HEALTH INSURANCE COMPANY*	\$270,202	0.02	0	0	0	186
140	62901	EMPLOYERS LIFE INS CO OF WAUSAU	\$266,657	0.02	0	0	0	186
062	62928	EMPLOYERS MODERN LIFE COMPANY	\$552,234	0.03	0	0	22	186
350	68276	EMPLOYERS REASSURANCE CORPORATION	\$1,162	0.00	0	0	0	186
068	64149	EPIC LIFE INSURANCE COMPANY THE	\$12,758	0.00	0	0	0	186
000	62952	EQUITABLE LIFE & CASUALTY INS CO	\$194,499	0.01	0	0	0	186
511	62944	EQUITABLE LIFE ASSUR SOCIETY OF THE	\$17,361,660	1.07	4	63	84	88
452	62979	EQUITABLE LIFE INSURANCE CO OF IOWA	\$1,787,474	0.11	1	46	19	143
511	62880	EQUITABLE OF COLORADO INC THE	\$7,395,422	0.46	0	0	0	186
000	56057	EQUITABLE RESERVE ASSOCIATION	\$16,836	0.00	0	0	25	186
511	81361	EQUITABLE VARIABLE LIFE INS CO	\$19,598,240	1.21	2	29	54	175
468	62987	EQUITY NATIONAL LIFE INSURANCE CO	\$39,017	0.00	0	0	0	186
647	66877	EXECUTIVE FUND LIFE INSURANCE CO	\$83,889	0.01	1	59	24	96
000	70742	FAMILY BENEFIT LIFE INSURANCE CO	\$851,220	0.05	0	0	0	186
894	80322	FAMILY GUARDIAN LIFE INS CO	\$427,212	0.03	0	0	0	186
931	63053	FAMILY LIFE INSURANCE COMPANY*	\$2,221,971	0.14	1	44	53	153
290	74004	FAMILY SERVICE LIFE INS CO	\$641,992	0.04	0	0	22	186
514	63118	FARM BUREAU LIFE INS CO OF MISSOURI	\$10,944,768	0.68	4	86	91	73
000	63193	FARMERS AND TRADERS LIFE INS CO	\$43,449	0.00	0	0	0	186
069	63177	FARMERS NEW WORLD LIFE INSURANCE CO	\$11,076,341	0.68	3	64	58	87
140	63150	FARMLAND LIFE INSURANCE COMPANY	\$877,953	0.05	0	0	0	186
089	67695	FEDERAL HOME LIFE INSURANCE COMPANY*	\$471,931	0.03	0	0	0	186
955	63207	FEDERAL KEMPER LIFE ASSURANCE CO	\$4,583,733	0.28	1	34	81	169
599	63223	FEDERAL LIFE INSURANCE CO MUTUAL	\$52,970	0.00	0	0	0	186
007	63258	FEDERATED LIFE INSURANCE COMPANY	\$1,990,163	0.12	0	0	0	186
196	63274	FIDELITY AND GUARANTY LIFE INS CO*	\$1,757,954	0.11	1	46	19	142
000	63290	FIDELITY LIFE ASSOCIATION A MUTUAL L	\$168,440	0.01	0	0	0	186

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL LIFE BUSINESS

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) MARKET SHARE (5 YR AVE)	(3) 1994 COMPLAINTS	(4) 1994 COMPLAINT INDEX	(5) 3 YEAR COMPLAINT INDEX	(6) 1994 RANKING (1 = WORST)
451	71870	FIDELITY SECURITY LIFE INSURANCE CO*	\$2,612,697	0.16	4	168	117	34
449	78093	FINANCIAL ASSURANCE INCORPORATED	\$441	0.00	0	0	0	186
335	63363	FINANCIAL SECURITY LIFE INS CO	\$30,990	0.00	0	0	0	186
000	56340	FIRST CATHOLIC SLOVAK UNION OF USA &	\$1,282	0.00	0	0	0	186
432	63401	FIRST COLONY LIFE INSURANCE COMPANY	\$6,424,237	0.40	2	58	57	100
380	64696	FIRST CONTINENTAL LIFE & ACCIDENT IN	\$20,335	0.00	0	0	0	186
573	93467	FIRST DELAWARE LIFE INS CO	\$251,858	0.02	0	0	0	186
460	63266	FIRST DOMINION MUTUAL LIFE INS CO*	\$322,806	0.02	0	0	0	186
901	81213	FIRST EQUICOR LIFE INS CO	\$734,529	0.05	0	0	0	186
620	60003	FIRST INTERNATIONAL LIFE INS CO*	\$130,575	0.01	0	0	0	186
000	63495	FIRST INVESTORS LIFE INSURANCE COMPA	\$189,592	0.01	0	0	24	186
264	74217	FIRST LIFE ASSURANCE COMPANY*	\$867,348	0.05	0	0	0	186
000	63525	FIRST NATIONAL LIFE INS CO OF AMERIC	\$374,261	0.02	0	0	69	186
020	67652	FIRST PENN-PACIFIC LIFE INSURANCE CO	\$721,257	0.04	0	0	0	186
185	83399	FIRST TRANSAMERICA LIFE INSURANCE CO	\$4,963	0.00	0	0	0	186
349	71455	FLORISTS LIFE INSURANCE COMPANY	\$4,562	0.00	0	0	0	186
018	63576	FORD LIFE INSURANCE COMPANY	\$1,702,091	0.11	1	47	132	140
238	71439	FOREMOST LIFE INSURANCE COMPANY	\$19,810	0.00	0	0	0	186
000	91642	FORETHOUGHT LIFE INSURANCE COMPANY	\$5,426,304	0.34	0	0	12	186
917	71129	FORT DEARBORN LIFE INS CO	\$836,978	0.05	0	0	0	186
019	70408	FORTIS BENEFITS INSURANCE COMPANY	\$5,276,254	0.33	1	32	51	171
746	63622	FRANKLIN LIFE INSURANCE COMPANY	\$13,547,836	0.84	6	112	115	52
813	63649	FRONTIER INSURANCE COMPANY*	\$1,544,014	0.10	6	286	327	8
408	63657	GARDEN STATE LIFE INSURANCE COMPANY*	\$263,199	0.02	0	0	0	186
858	63665	GENERAL AMERICAN LIFE INSURANCE CO	\$104,714,688	6.47	5	17	32	182
301	93521	GENERAL FIDELITY LIFE INSURANCE CO	\$144,800	0.01	0	0	0	186
468	63762	GENERAL SERVICES LIFE INS CO	\$316,165	0.02	0	0	0	186
103	63797	GEORGIA INTERNATIONAL LIFE INS CO	\$13,235	0.00	0	0	0	186
000	70939	GERBER LIFE INSURANCE COMPANY	\$1,139,292	0.07	4	201	102	21
582	63819	GERMANTOWN LIFE INSURANCE COMPANY	\$1,804	0.00	0	0	0	186
290	91472	GLOBE LIFE AND ACCIDENT INS CO	\$6,183,454	0.38	6	179	233	29
822	80942	GOLDEN AMERICAN LIFE INS CO	\$18,439	0.00	0	0	0	186
263	62286	GOLDEN RULE INSURANCE COMPANY	\$2,028,499	0.13	0	0	0	186
000	63924	GOLDEN STATE MUTUAL LIFE INS CO	\$4,834	0.00	0	0	0	186
000	63967	GOVERNMENT PERSONNEL MUTUAL LIFE INS	\$277,229	0.02	0	0	0	186
267	71218	GRANGE LIFE INSURANCE COMPANY	\$3,599	0.00	0	0	0	186
084	63312	GREAT AMERICAN LIFE INSURANCE CO	\$14,516	0.00	1	59	98	90
233	64017	GREAT AMERICAN RESERVE INS CO	\$255,958	0.02	0	0	24	186
449	90212	GREAT SOUTHERN LIFE INSURANCE CO	\$1,448,175	0.09	1	48	20	139
769	68322	GREAT-WEST LIFE & ANNUITY INS CO	\$2,202,868	0.14	0	0	106	186
769	80705	GREAT-WEST LIFE INSURANCE COMPANY	\$4,194,338	0.26	1	36	42	166
000	56685	GREATER BENEFICIAL UNION OF PITTSBUR	\$37,492	0.00	0	0	0	186
518	64165	GRINNELL LIFE INSURANCE COMPANY	\$17,981	0.00	0	0	0	186
744	93440	GROUPAMERICA INSURANCE COMPANY	\$939,231	0.06	0	0	0	186
908	64181	GUARANTEE MUTUAL LIFE COMPANY	\$7,855,446	0.49	2	53	20	125
000	64203	GUARANTEE RESERVE LIFE INSURANCE CO	\$1,512,323	0.09	0	0	77	186
687	64211	GUARANTEE TRUST LIFE INSURANCE CO*	\$849,239	0.05	1	52	128	127

MISSOURI DEPARTMENT OF INSURANCE
1994 TOTAL LIFE BUSINESS

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000	64238	GUARANTY INCOME LIFE INSURANCE CO	\$212,218	0.01	0	0	24	186
335	75817	GUARANTY NATIONAL LIFE INSURANCE CO	\$548	0.00	0	0	0	186
429	78778	GUARDIAN INSURANCE & ANNUITY CO INC	\$117,628	0.01	0	0	0	186
429	64246	GUARDIAN LIFE INSURANCE CO OF AMERIC	\$10,474,856	0.65	0	0	17	186
347	64262	GULF ATLANTIC LIFE INSURANCE CO*	\$198,879	0.01	0	0	0	186
011	64270	GULF LIFE INSURANCE COMPANY	\$1,338,277	0.08	4	196	79	25
091	70815	HARTFORD LIFE AND ACCIDENT INS CO*	\$6,214,454	0.38	0	0	12	186
091	88072	HARTFORD LIFE INSURANCE COMPANY	\$11,190,687	0.69	4	85	74	74
089	79421	HARVEST LIFE INSURANCE COMPANY THE	\$393,450	0.02	2	112	92	53
753	64351	HAWKEYE NATIONAL LIFE INSURANCE CO	\$337,378	0.02	0	0	0	186
776	87947	HEALTH AND LIFE INSURANCE CO OF AMER	\$1,000	0.00	0	0	0	186
688	64394	HERITAGE LIFE INSURANCE COMPANY	\$201,429	0.01	0	0	47	186
702	77720	HILL COUNTRY LIFE INS CO	\$61,178	0.00	0	0	49	186
138	67369	HOME LIFE FINANCIAL ASSURANCE CORP	\$2,869,760	0.18	0	0	0	186
150	64467	HOME OWNERS LIFE INSURANCE COMPANY	\$325	0.00	0	0	0	186
000	64505	HOMESTEADERS LIFE COMPANY	\$876,533	0.05	0	0	127	186
300	64513	HORACE MANN LIFE INSURANCE COMPANY	\$766,401	0.05	0	0	43	186
737	64521	HOWARD LIFE INSURANCE COMPANY	\$1,315,713	0.08	2	98	99	65
119	62189	HUMANA INSURANCE COMPANY	\$46	0.00	2	119	49	44
912	97764	IDEALIFE INSURANCE COMPANY	\$113,458	0.01	2	117	120	46
004	65005	IDS LIFE INSURANCE COMPANY	\$6,884,308	0.43	0	0	0	186
000	64580	ILLINOIS MUTUAL LIFE & CASUALTY CO	\$769,849	0.05	0	0	0	186
901	64548	INA LIFE INSURANCE CO OF NEW YORK	\$217	0.00	0	0	0	186
763	58068	INDEPENDENT ORDER OF FORESTERS US BR	\$2,061,842	0.13	1	45	54	148
596	64645	INDIANAPOLIS LIFE INSURANCE CO	\$2,062,105	0.13	0	0	36	186
312	81779	INDIVIDUAL ASSUR CO LIFE HEALTH & AC	\$1,982,067	0.12	1	45	54	145
000	64653	INDUSTRIAL CASUALTY INSURANCE COMPAN	\$10,706	0.00	0	0	0	186
103	68756	INTEGON LIFE INSURANCE CORPORATION*	\$912,530	0.06	0	0	42	186
751	74780	INTEGRITY LIFE INS CO	\$150,335	0.01	0	0	0	186
529	64726	INTEGRITY NATIONAL LIFE INS CO	\$19,277	0.00	0	0	0	186
571	64807	INTER-STATE ASSURANCE CO	\$560,344	0.03	0	0	0	186
931	64734	INTERCONTINENTAL LIFE INSURANCE CO	\$41,935	0.00	0	0	24	186
813	64084	INTERNATIONAL FINANCIAL SVC LIFE I C	\$21,393	0.00	0	0	0	186
239	64831	INTRAMERICA LIFE INSURANCE COMPANY	\$5,331	0.00	0	0	0	186
069	64890	INVESTORS GUARANTY LIFE INS CO	\$122,569	0.01	0	0	24	186
000	64904	INVESTORS HERITAGE LIFE INSURANCE CO	\$74,850	0.00	0	0	0	186
000	64939	INVESTORS INSURANCE CORPORATION	\$23,673	0.00	0	0	0	186
931	63487	INVESTORS LIFE INS CO OF NORTH AMERI	\$1,007,617	0.06	4	205	167	20
431	86975	INVESTORS LIFE INSURANCE CO OF NEBRA	\$1,116,252	0.07	1	50	41	133
091	71153	ITT LIFE INS CORP	\$2,194,371	0.14	2	88	106	72
355	88080	ITT LYNDON LIFE INSURANCE COMPANY	\$563,257	0.03	0	0	0	186
268	63703	J C PENNEY INSURANCE COMPANY	\$2,560	0.00	0	0	0	186
918	65056	JACKSON NATIONAL LIFE INSURANCE CO	\$23,659,521	1.46	2	25	80	178
268	65021	JC PENNEY LIFE INS CO	\$4,654,149	0.29	3	102	67	62
107	67865	JEFFERSON-PILOT LIFE INS CO	\$847,457	0.05	0	0	0	186
285	65080	JOHN ALDEN LIFE INSURANCE CO	\$1,708,052	0.11	2	93	75	71
219	97128	JOHN DEERE LIFE INS CO	\$941,469	0.06	0	0	0	186

MISSOURI DEPARTMENT OF INSURANCE
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356	93610	JOHN HANCOCK LIFE INS CO OF AMERICA	\$4,000	0.00	2	119	49	45
356	65099	JOHN HANCOCK MUTUAL LIFE INS CO	\$16,551,293	1.02	13	211	198	18
356	90204	JOHN HANCOCK VARIABLE LIFE INS CO	\$6,822,293	0.42	1	28	55	176
757	65110	KANAWHA INSURANCE COMPANY	\$904	0.00	0	0	0	186
588	65129	KANSAS CITY LIFE INSURANCE CO	\$13,863,746	0.86	7	129	106	43
955	90557	KEMPER INVESTORS LIFE INS CO	\$486,948	0.03	0	0	45	186
578	65218	KENTUCKY HOME MUTUAL LIFE INS CO	\$10,197	0.00	0	0	0	186
111	65234	KEYPORT LIFE INSURANCE COMPANY	\$58,883	0.00	0	0	24	186
000	58033	KNIGHTS OF COLUMBUS	\$8,157,040	0.50	0	0	20	186
430	83445	KOLN LIFE INS CO	\$1,056	0.00	0	0	0	186
000	65242	LAFAYETTE LIFE INSURANCE CO THE	\$1,750,075	0.11	0	0	0	186
590	65250	LAMAR LIFE INSURANCE COMPANY	\$182,670	0.01	0	0	0	186
000	71595	LEWER LIFE INSURANCE COMPANY	\$5,222	0.00	0	0	0	186
111	65315	LIBERTY LIFE ASSURANCE CO OF BOSTON	\$924,450	0.06	0	0	0	186
737	65323	LIBERTY LIFE INSURANCE COMPANY*	\$4,498,212	0.28	0	0	14	186
290	65331	LIBERTY NATIONAL LIFE INSURANCE CO	\$371,062	0.02	0	0	0	186
000	77887	LIFE & HEALTH INS CO OF AMERICA*	\$53,535	0.00	0	0	24	186
354	65528	LIFE INS CO OF THE SOUTHWEST	\$42,080	0.00	0	0	0	186
229	65471	LIFE INSURANCE CO OF GEORGIA	\$52,313	0.00	0	0	0	186
901	65498	LIFE INSURANCE CO OF NORTH AMERICA	\$5,144,626	0.32	2	65	89	84
599	75078	LIFE INSURANCE COMPANY OF ILLINOIS	\$675	0.00	0	0	0	186
317	65536	LIFE INSURANCE COMPANY OF VIRGINIA T	\$1,864,117	0.12	1	46	37	144
468	64130	LIFE INVESTORS INS CO OF AMERICA	\$5,492,281	0.34	1	32	186	173
849	93254	LIFE OF MARYLAND INC	\$101,566	0.01	0	0	0	186
000	92509	LIFEUSA INSURANCE COMPANY	\$2,298,101	0.14	3	130	87	42
233	65579	LINCOLN AMERICAN LIFE INSURANCE CO	\$31,955	0.00	0	0	0	186
008	65595	LINCOLN BENEFIT LIFE COMPANY	\$5,547,469	0.34	3	94	62	70
584	65609	LINCOLN HERITAGE LIFE INSURANCE CO*	\$1,072,564	0.07	2	101	62	63
573	65625	LINCOLN LIBERTY LIFE INSURANCE CO*	\$27,888	0.00	0	0	0	186
335	65633	LINCOLN LIFE AND CASUALTY COMPANY*	\$29,051	0.00	1	59	24	91
722	60984	LINCOLN MEMORIAL LIFE INSURANCE CO	\$2,470,981	0.15	0	0	0	186
000	65668	LINCOLN MUTUAL LIFE INSURANCE CO	\$798,498	0.05	0	0	0	186
020	65676	LINCOLN NATIONAL LIFE INSURANCE CO*	\$8,062,289	0.50	3	78	90	79
020	97039	LINCOLN NATIONAL REASSURANCE CO	\$912	0.00	0	0	0	186
000	68934	LONDON PACIFIC LIFE & ANNUITY COMPAN	\$63,465	0.00	0	0	0	186
391	65692	LONE STAR LIFE INSURANCE COMPANY*	\$153,226	0.01	0	0	24	186
362	65722	LOYAL AMERICAN LIFE INSURANCE CO	\$742,453	0.05	0	0	0	186
000	56758	LOYAL CHRISTIAN BENEFIT ASSOCIATION	\$10,471	0.00	0	0	0	186
449	90328	LOYALTY LIFE INSURANCE COMPANY	\$1,349,418	0.08	1	49	99	135
889	57126	LUTHERAN BROTHERHOOD	\$5,492,840	0.34	0	0	25	186
889	97721	LUTHERAN BROTHERHOOD VRBL INS PRDTS	\$414,722	0.03	2	112	46	54
450	65781	MADISON NATIONAL LIFE INSURANCE CO,	\$92,907	0.01	0	0	0	186
127	65811	MAIN LIFE INS CO	\$21,161	0.00	0	0	24	186
877	60321	MAMSI LIFE AND HEALTH INSURANCE CO	\$12,276	0.00	0	0	0	186
394	65870	MANHATTAN LIFE INSURANCE COMPANY	\$687,094	0.04	0	0	0	186
776	67083	MANHATTAN NATIONAL LIFE INS CO	\$1,153,204	0.07	0	0	0	186
904	87793	MANUFACTURERS LIFE INS CO OF AMERICA	\$285,551	0.02	0	0	0	186

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904	65838	MANUFACTURERS LIFE INS CO USA	\$798,789	0.05	0	0	0	186
904	80616	MANUFACTURERS LIFE INSURANCE COMPANY	\$22,102,983	1.36	1	13	5	183
613	65900	MASSACHUSETTS GENERAL LIFE INS CO	\$1,542,780	0.10	2	95	116	67
435	65935	MASSACHUSETTS MUTUAL LIFE INS CO	\$22,399,760	1.38	5	65	39	85
317	87750	MAYFLOWER NATIONAL LIFE INSURANCE CO	\$49,358	0.00	0	0	0	186
822	69728	MBL LIFE ASSURANCE CORPORATION	\$197,689	0.01	2	115	47	49
730	86991	MEDICAL LIFE INSURANCE COMPANY	\$1,043,386	0.06	0	0	21	186
364	71471	MEDICO LIFE INSURANCE COMPANY	\$40,389	0.00	0	0	0	186
264	97055	MEGA LIFE AND HEALTH INS CO THE	\$108,786	0.01	1	58	48	99
306	86126	MEMBERS LIFE INSURANCE COMPANY	\$1,704	0.00	0	0	0	186
000	83798	MEMORIAL INSURANCE COMPANY OF AMERIC	\$691	0.00	0	0	0	186
122	65943	MERIDIAN LIFE INSURANCE COMPANY	\$6,304	0.00	0	0	0	186
011	65951	MERIT LIFE INSURANCE CO	\$995,549	0.06	0	0	0	186
025	79022	MERRILL LYNCH LIFE INS CO	\$746,006	0.05	1	53	22	123
241	86428	METROPOLITAN INS AND ANNUITY CO	\$7,365,140	0.45	7	191	148	28
241	65978	METROPOLITAN LIFE INSURANCE COMPANY	\$102,321,339	6.32	45	153	136	37
241	97136	METROPOLITAN TOWER LIFE INSURANCE CO	\$765,231	0.05	0	0	22	186
079	85561	MIC LIFE INSURANCE CORPORATION	\$1,197,169	0.07	2	100	61	64
000	61891	MID-AMERICAN CENTURY LIFE INS CO	\$302,382	0.02	1	57	23	107
000	66001	MID-CONTINENT LIFE INS CO	\$1,704,704	0.11	0	0	19	186
000	79987	MID-SOUTH INS CO	\$205	0.00	0	0	0	186
264	66087	MID-WEST NATIONAL LIFE INS CO OF TN	\$172,272	0.01	2	116	48	47
874	66036	MIDLAND MUTUAL LIFE INS CO	\$685,797	0.04	0	0	0	186
431	66044	MIDLAND NATIONAL LIFE INSURANCE CO*	\$1,673,307	0.10	0	0	95	186
000	79480	MIDWEST SECURITY LIFE INS CO	\$526	0.00	0	0	0	186
229	66109	MIDWESTERN UNITED LIFE INSURANCE CO*	\$135,073	0.01	0	0	0	186
869	93742	MINISTERS LIFE INSURANCE CO THE*	\$7,971	0.00	0	0	0	186
869	66168	MINNESOTA MUTUAL LIFE INSURANCE CO	\$7,281,734	0.45	1	27	43	177
908	66184	MINNESOTA PROTECTIVE LIFE INS CO	\$17,297	0.00	0	0	0	186
502	75388	MISSION LIFE INSURANCE COMPANY	\$39,344	0.00	0	0	0	186
537	76040	MISSOURI VALLEY LIFE AND HLTH INS CO	\$1,965,466	0.12	0	0	0	186
435	70416	MML BAY STATE LIFE INS CO	\$824,402	0.05	0	0	0	186
529	66257	MODERN AMERICAN LIFE INSURANCE COMPA	\$4,008,540	0.25	3	108	257	57
584	82708	MODERN INCOME LIFE INS CO*	\$2,090,143	0.13	0	0	0	186
000	57541	MODERN WOODMEN OF AMERICA	\$4,640,008	0.29	2	68	67	81
560	81442	MONITOR LIFE INSURANCE CO OF NY	\$19,680	0.00	0	0	0	186
350	66273	MONTGOMERY WARD LIFE INSURANCE CO	\$1,247,977	0.08	0	0	80	186
468	66281	MONUMENTAL LIFE INSURANCE COMPANY*	\$5,944,579	0.37	13	395	619	5
395	78077	MONY LIFE INS CO OF AMERICA	\$926,690	0.06	0	0	42	186
000	80020	MOUNTAIN LIFE INSURANCE COMPANY	\$743,131	0.05	1	53	87	122
875	66338	MOUNTAIN STATES LIFE INS CO OF AMERI	\$13,275	0.00	0	0	0	186
395	66370	MUTUAL LIFE INSURANCE CO OF NY*	\$9,067,414	0.56	2	48	19	138
373	88668	MUTUAL OF AMERICA LIFE INSURANCE CO	\$18,684	0.00	0	0	49	186
227	66419	MUTUAL SERVICE LIFE INSURANCE CO*	\$13,589	0.00	0	0	0	186
000	66427	MUTUAL TRUST LIFE INSURANCE COMPANY	\$865,304	0.05	0	0	0	186
042	85456	NACOLAH LIFE INS COMPANY OF TEXAS	\$873,674	0.05	0	0	21	186
293	66478	NATIONAL AMERICAN LIFE INS CO OF CA	\$49,765	0.00	0	0	0	186

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293	86045	NATIONAL AMERICAN LIFE INS CO OF TX	\$5,440	0.00	0	0	0	186
000	69221	NATIONAL AMERICAN LIFE INS OF PA	\$2,542	0.00	0	0	0	186
041	61409	NATIONAL BENEFIT LIFE INSURANCE CO	\$669,348	0.04	0	0	44	186
000	57568	NATIONAL CATHOLIC SOCIETY OF FORESTE	\$9,026	0.00	0	0	0	186
449	66540	NATIONAL FARMERS UNION LIFE INS CO	\$14,999	0.00	0	0	0	186
233	66559	NATIONAL FIDELITY LIFE INSURANCE CO	\$1,359,842	0.08	3	146	217	38
839	90956	NATIONAL FINANCIAL INSURANCE COMPANY	\$5,068	0.00	0	0	0	186
839	98205	NATIONAL FOUNDATION LIFE INS CO	\$26,494	0.00	0	0	0	186
776	64572	NATIONAL GROUP LIFE INSURANCE COMPAN	\$23,111	0.00	0	0	0	186
000	66583	NATIONAL GUARDIAN LIFE INSURANCE CO	\$201,043	0.01	0	0	24	186
000	82538	NATIONAL HEALTH INS CO	\$4,165	0.00	0	0	0	186
034	78808	NATIONAL HOME LIFE ASSUR CO OF NY	\$292,983	0.02	0	0	0	186
034	66605	NATIONAL HOME LIFE ASSURANCE CO	\$3,431,878	0.21	5	192	259	27
034	66664	NATIONAL LIBERTY LIFE INSURANCE CO	\$20,860	0.00	0	0	0	186
000	66680	NATIONAL LIFE INSURANCE COMPANY	\$6,584,679	0.41	0	0	34	186
000	56782	NATIONAL SLOVAK SOCIETY OF THE USA	\$1,353	0.00	0	0	0	186
000	60593	NATIONAL STATES INSURANCE COMPANY	\$68,617	0.00	1	59	73	94
632	66826	NATIONAL TRAVELERS LIFE COMPANY	\$2,005,682	0.12	1	45	54	146
000	66850	NATIONAL WESTERN LIFE INSURANCE CO	\$1,332,410	0.08	0	0	20	186
140	66869	NATIONWIDE LIFE INSURANCE COMPANY	\$593,629	0.04	1	54	22	113
000	57576	NATL FRATERNAL SOCIETY OF THE DEAF	\$4,230	0.00	0	0	0	186
810	63282	NETWORK AMERICA LIFE INSURANCE COMPA	\$24,040	0.00	0	0	0	186
077	66885	NEW AMERICAN LIFE INSURANCE COMPANY	\$2,462,403	0.15	0	0	34	186
396	66893	NEW ENGLAND MUTUAL LIFE INS CO	\$15,634,643	0.97	1	17	39	181
396	91626	NEW ENGLAND VARIABLE LIFE INSURANCE	\$2,528,610	0.16	0	0	0	186
721	69698	NEW ERA LIFE INS CO OF THE MIDWEST*	\$4,602	0.00	0	0	0	186
826	91596	NEW YORK LIFE INS & ANNUITY CORPORAT	\$6,446,408	0.40	2	58	23	101
826	66915	NEW YORK LIFE INSURANCE COMPANY	\$43,140,575	2.66	14	105	82	60
000	81264	NIPPON LIFE INSURANCE CO OF AMERICA	\$4,696	0.00	0	0	0	186
000	56170	NORTH AMERICAN BENEFIT ASSOCIATION	\$7,357	0.00	0	0	0	186
042	66974	NORTH AMERICAN CO FOR LIFE & HEALTH	\$3,831,420	0.24	1	37	58	162
000	68349	NORTH AMERICAN INSURANCE COMPANY	\$17,118	0.00	0	0	0	186
761	90611	NORTH AMERICAN LIFE & CAS	\$2,296,272	0.14	1	43	70	155
605	80756	NORTH AMERICAN LIFE ASSURANCE COMPAN	\$840,140	0.05	0	0	0	186
652	67032	NORTH CAROLINA MUTUAL LIFE INS CO	\$6,178	0.00	0	0	0	186
000	67040	NORTH CENTRAL LIFE INSURANCE CO*	\$837,223	0.05	1	52	21	126
315	84514	NORTH WEST LIFE ASSUR OF CANADA	\$888	0.00	0	0	0	186
008	88528	NORTHBROOK LIFE INSURANCE COMPANY	\$24,697	0.00	0	0	0	186
534	87734	NORTHERN LIFE INSURANCE COMPANY	\$899,775	0.06	0	0	64	186
860	67091	NORTHWESTERN MUTUAL LIFE INS CO	\$58,908,485	3.64	0	0	4	186
534	67105	NORTHWESTERN NATL LIFE INS CO	\$5,138,373	0.32	0	0	64	186
647	67148	OCCIDENTAL LIFE INS CO OF NC	\$375,454	0.02	0	0	0	186
148	67164	OHIO LIFE INSURANCE COMPANY	\$229,650	0.01	0	0	24	186
704	89206	OHIO NATIONAL LIFE ASSURANCE CORP	\$1,466,096	0.09	0	0	0	186
704	67172	OHIO NATIONAL LIFE INS CO THE	\$1,744,195	0.11	1	46	37	141
069	67180	OHIO STATE LIFE INSURANCE CO, THE	\$1,297,507	0.08	4	197	80	24
588	67199	OLD AMERICAN INSURANCE COMPANY	\$8,548,859	0.53	8	200	281	22

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498	67245	OLD LINE LIFE INS CO OF AMERICA*	\$2,460,849	0.15	1	43	17	157
000	67253	OLD RELIANCE INSURANCE COMPANY	\$2,540	0.00	0	0	0	186
150	67261	OLD REPUBLIC LIFE INSURANCE COMPANY	\$461,661	0.03	0	0	68	186
697	76007	OLD UNITED LIFE INSURANCE COMPANY	\$467,203	0.03	1	55	136	112
807	88420	OLD WESTERN LIFE INSURANCE COMPANY	\$2,234,362	0.14	1	44	35	154
000	67393	OZARK NATIONAL LIFE INSURANCE CO	\$14,685,963	0.91	8	141	237	40
709	88881	PACIFIC CORINTHIAN LIFE INSURANCE CO	\$447,697	0.03	0	0	114	186
000	64343	PACIFIC GUARDIAN LIFE INS CO LTD	\$5,076	0.00	0	0	0	186
709	67466	PACIFIC MUTUAL LIFE INSURANCE CO	\$48,288,628	2.98	0	0	0	186
000	67423	PAINWEBBER LIFE INSURANCE CO	\$3,434	0.00	0	0	0	186
737	67547	PAN WESTERN LIFE INS CO	\$8,154	0.00	0	0	0	186
525	93459	PAN-AMERICAN ASSURANCE CO	\$1,012,079	0.06	0	0	0	186
525	67539	PAN-AMERICAN LIFE INS CO	\$563,590	0.03	0	0	22	186
858	93564	PARAGON LIFE INSURANCE COMPANY	\$4,245,915	0.26	1	35	14	167
165	67598	PAUL REVERE LIFE INSURANCE CO	\$219,730	0.01	1	57	47	105
165	67601	PAUL REVERE VARIABLE ANNUITY INS CO,	\$370,144	0.02	0	0	0	186
153	67628	PEKIN LIFE INSURANCE COMPANY	\$140,985	0.01	0	0	0	186
647	67636	PENINSULAR LIFE INSURANCE COMPANY	\$2,822	0.00	0	0	0	186
850	93262	PENN INSURANCE & ANNUITY CO THE	\$235,548	0.01	0	0	0	186
850	67644	PENN MUTUAL LIFE INSURANCE CO THE	\$2,174,762	0.13	1	44	71	151
647	67660	PENNSYLVANIA LIFE INSURANCE COMPANY	\$747,481	0.05	5	266	369	11
704	67679	PENNSYLVANIA NATIONAL LIFE INS CO	\$47,089	0.00	0	0	0	186
034	67687	PENSION LIFE INS CO OF AMERICA*	\$67	0.00	0	0	0	186
034	64475	PEOPLES SECURITY LIFE INSURANCE COMP	\$8,562	0.00	0	0	0	186
468	86231	PFL LIFE INSURANCE COMPANY	\$2,837,956	0.18	10	408	358	3
775	90247	PHARMACISTS LIFE INSURANCE COMPANY	\$55,843	0.00	0	0	0	186
089	84808	PHF LIFE INSURANCE COMPANY	\$343,020	0.02	0	0	0	186
529	67784	PHILADELPHIA AMERICAN LIFE INS CO	\$142,286	0.01	0	0	0	186
613	97047	PHILADELPHIA LIFE INS CO	\$3,995,440	0.25	1	36	57	163
403	80926	PHOENIX AMERICAN LIFE INS CO	\$220,972	0.01	0	0	0	186
403	67814	PHOENIX MUTUAL LIFE INS CO	\$20,914,173	1.29	6	82	41	76
367	72125	PHYSICIANS LIFE INSURANCE COMPANY	\$1,533,222	0.09	0	0	19	186
367	80578	PHYSICIANS MUTUAL INSURANCE COMPANY	\$0	0.00	1			
737	67822	PIERCE NATIONAL LIFE INSURANCE CO	\$558,780	0.03	0	0	22	186
647	67873	PIONEER AMERICAN INSURANCE COMPANY	\$57,263	0.00	0	0	0	186
776	68330	PIONEER LIFE INSURANCE CO OF IL	\$433,780	0.03	2	111	114	55
000	67911	PIONEER MUTUAL LIFE INS CO	\$73,428	0.00	0	0	0	186
870	67938	PIONEER NATL LIFE INS CO	\$4,871	0.00	0	0	0	186
647	67946	PIONEER SECURITY LIFE INSURANCE COMP	\$10,286	0.00	0	0	0	186
709	97268	PM GROUP LIFE INS CO	\$376,364	0.02	0	0	0	186
000	57622	POLISH NATNL ALLIANCE OF THE US OF N	\$73,397	0.00	0	0	0	186
000	57630	POLISH ROMAN CATHOLIC UNION OF AMERI	\$24,631	0.00	0	0	0	186
000	57649	POLISH WOMENS ALLIANCE OF AMERICA	\$2,017	0.00	0	0	0	186
362	67989	PRAIRIE STATES LIFE INSURANCE CO	\$1,408,810	0.09	1	49	59	137
761	64190	PREFERRED LIFE INS CO OF NY	\$183	0.00	0	0	0	186
303	68004	PREFERRED RISK LIFE INSURANCE CO	\$828,451	0.05	0	0	0	186
000	93726	PREMIER LIFE INSURANCE COMPANY*	\$462	0.00	0	0	0	186

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000	68039	PRESIDENTIAL LIFE INSURANCE CO	\$65,071	0.00	0	0	0	186
041	65919	PRIMERICA LIFE INSURANCE COMPANY	\$15,914,360	0.98	8	134	153	41
332	61271	PRINCIPAL MUTUAL LIFE INS CO	\$14,250,318	0.88	2	36	21	164
332	92908	PRINCIPAL NATIONAL LIFE INS CO	\$267,222	0.02	0	0	0	186
647	68047	PROFESSIONAL INS CORPORATION	\$3,692	0.00	0	0	0	186
458	68136	PROTECTIVE LIFE INSURANCE COMPANY	\$2,040,916	0.13	0	0	0	186
580	68187	PROVIDENT INDEMNITY LIFE INS CO	\$32,518	0.00	0	0	0	186
565	68195	PROVIDENT LIFE AND ACCIDENT INS CO	\$14,588,040	0.90	2	36	14	165
565	68209	PROVIDENT LIFE AND CASUALTY INS CO	\$13,668	0.00	0	0	0	186
862	68225	PROVIDENT MUTUAL LIFE INS CO OF PHIL	\$1,664,881	0.10	0	0	38	186
562	68497	PROVIDENTIAL LIFE INSURANCE COMPANY	\$527	0.00	0	0	0	186
862	70750	PROVIDENTMUTUAL LIFE & ANNUITY OF AM	\$5,774	0.00	0	0	0	186
000	76694	PROVIDERS FIDELITY LIFE INS CO	\$817	0.00	0	0	0	186
304	79227	PRUCO LIFE INSURANCE COMPANY	\$10,014,459	0.62	0	0	9	186
304	68241	PRUDENTIAL INSURANCE CO OF AMERICA T	\$91,959,665	5.68	58	218	212	16
304	66133	PRUDENTIAL SELECT LIFE INS CO OF AME	\$786,941	0.05	0	0	0	186
215	68284	PYRAMID LIFE INSURANCE COMPANY	\$730,909	0.05	1	53	152	121
940	68357	RELIABLE LIFE INSURANCE COMPANY*	\$13,171,785	0.81	21	400	519	4
074	68381	RELIANCE STANDARD LIFE INSURANCE CO*	\$453,016	0.03	0	0	23	186
400	68446	REPUBLIC-VANGUARD LIFE INS CO	\$80,436	0.00	0	0	0	186
797	68462	RESERVE NATIONAL INSURANCE COMPANY	\$116,639	0.01	0	0	24	186
162	80586	ROYAL LIFE INSURANCE CO OF AMERICA	\$57,649	0.00	0	0	0	186
162	65765	ROYAL MACCABEES LIFE INSURANCE CO	\$2,954,585	0.18	1	40	48	159
000	57657	ROYAL NEIGHBORS OF AMERICA	\$602,670	0.04	0	0	0	186
362	68586	RUSHMORE NATIONAL LIFE INSURANCE CO	\$50,009	0.00	0	0	0	186
163	68608	SAFECO LIFE INSURANCE COMPANY*	\$3,418,534	0.21	0	0	0	186
163	90581	SAFECO NATIONAL LIFE INS CO	\$79,559	0.00	0	0	0	186
858	93572	SAINT LOUIS REINSURANCE COMPANY	\$3,921,430	0.24	0	0	0	186
235	92711	SEABOARD LIFE INSURANCE COMPANY	\$19,133	0.00	0	0	0	186
096	64491	SECURA LIFE INSURANCE CO	\$359,423	0.02	0	0	0	186
870	68675	SECURITY BENEFIT LIFE INSURANCE CO	\$2,065,360	0.13	1	45	72	149
858	99414	SECURITY EQUITY LIFE INSURANCE COMPA	\$414,065	0.03	0	0	0	186
330	68691	SECURITY GENERAL LIFE INSURANCE CO	\$19,125	0.00	0	0	0	186
492	68721	SECURITY LIFE INS CO OF AMERICA	\$1,768,525	0.11	0	0	0	186
229	68713	SECURITY LIFE OF DENVER INSURANCE CO	\$10,324,097	0.64	2	45	17	147
000	68764	SECURITY MUTUAL LIFE INS CO OF NE	\$607,962	0.04	0	0	0	186
858	68772	SECURITY MUTUAL LIFE INS CO OF NY	\$236,165	0.01	0	0	0	186
498	68667	SECURITY OF AMERICA LIFE INSURANCE C	\$13,289	0.00	0	0	0	186
034	79880	SECURITY TRUST LIFE INS COMPANY	\$70	0.00	0	0	0	186
020	91588	SECURITY-CONNECTICUT LIFE INS CO	\$2,788,647	0.17	2	82	33	75
290	77119	SENTINEL AMERICAN LIFE INSURANCE CO	\$1,867	0.00	0	0	0	186
169	68810	SENTRY LIFE INSURANCE CO (L&H ACCT)	\$988,905	0.06	0	0	21	186
000	64220	SETTLERS LIFE INSURANCE COMPANY	\$4,289	0.00	0	0	0	186
123	65757	SHELTER LIFE INSURANCE CO	\$10,386,708	0.64	3	67	34	83
350	70980	SIGNATURE LIFE INS CO OF AMERICA, TH	\$17	0.00	0	0	0	186
000	57673	SLOVENE NATIONAL BENEFIT SOCIETY	\$9,023	0.00	0	0	0	186
088	84824	SMA LIFE ASSURANCE COMPANY	\$4,721,507	0.29	2	68	53	82

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264	71919	SOUTHERN EDUCATORS LIFE INSURANCE CO	\$10,622	0.00	0	0	0	186
000	73377	SOUTHERN SECURITY LIFE INS CO	\$180,197	0.01	1	58	48	104
229	68950	SOUTHLAND LIFE INSURANCE COMPANY	\$1,584,116	0.10	0	0	0	186
529	91391	SOUTHWESTERN LIFE INSURANCE COMPANY*	\$2,333,003	0.14	0	0	87	186
000	69019	STANDARD INSURANCE COMPANY	\$9,913,267	0.61	0	0	9	186
408	86355	STANDARD LIFE AND ACCIDENT INS CO	\$699,120	0.04	1	53	109	119
620	69051	STANDARD LIFE INS CO OF INDIANA	\$71,603	0.00	0	0	0	186
450	69078	STANDARD SECURITY LIFE INS CO OF NY	\$3,511	0.00	0	0	0	186
175	88137	STATE AUTO LIFE INSURANCE CO	\$239,052	0.01	0	0	0	186
000	69086	STATE BOND AND MORTGAGE LIFE INS CO	\$7,392	0.00	0	0	0	186
176	69108	STATE FARM LIFE INSURANCE COMPANY	\$54,455,611	3.36	8	49	48	136
619	69116	STATE LIFE INSURANCE COMPANY	\$365,959	0.02	0	0	0	186
000	69132	STATE MUTUAL INSURANCE CO	\$213,498	0.01	0	0	24	186
088	69140	STATE MUTUAL LIFE ASSUR CO OF AMERIC	\$1,702,787	0.11	0	0	38	186
000	69183	STATESMAN NATIONAL LIFE INS CO THE	\$1,510,836	0.09	0	0	0	186
484	89184	STERLING INVESTORS LIFE INS CO	\$1,394	0.00	0	0	0	186
549	79065	SUN LIFE ASSUR CO OF CANADA (US)	\$92,610	0.01	0	0	0	186
549	80802	SUN LIFE INS CO OF CANADA	\$7,190,156	0.44	0	0	11	186
442	69256	SUN LIFE INSURANCE CO OF AMERICA	\$35,452	0.00	1	59	73	92
000	58181	SUPREME COUNCIL OF THE ROYAL ARCANUM	\$14,237	0.00	0	0	0	186
008	69310	SURETY LIFE INSURANCE COMPANY	\$609,814	0.04	0	0	66	186
241	69396	TEXAS LIFE INSURANCE COMPANY	\$830,011	0.05	0	0	0	186
019	69477	TIME INSURANCE COMPANY	\$1,595,166	0.10	0	0	38	186
723	70491	TMG LIFE INSURANCE COMPANY	\$978,216	0.06	1	51	42	131
372	63444	TOYOTA MOTOR LIFE INSURANCE COMPANY	\$1,234,587	0.08	0	0	81	186
639	61182	TRANS PACIFIC LIFE INS CO	\$3,121,880	0.19	5	198	79	23
896	69566	TRANS WORLD ASSURANCE COMPANY	\$106,860	0.01	0	0	0	186
744	69515	TRANS-GENERAL LIFE INS CO	\$66	0.00	0	0	0	186
185	80829	TRANSAMERICA ASSURANCE COMPANY	\$684,728	0.04	0	0	22	186
185	69507	TRANSAMERICA LIFE INS & ANNUITY CO	\$25,466	0.00	0	0	0	186
185	67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	\$15,052,775	0.93	2	35	53	168
041	69531	TRANSPORT LIFE INSURANCE COMPANY	\$532,682	0.03	0	0	0	186
041	79413	TRAVELERS INS CO OF ILLINOIS	\$15,330	0.00	0	0	0	186
041	87726	TRAVELERS INSURANCE COMPANY THE	\$13,834,367	0.85	2	37	35	161
041	80950	TRAVELERS LIFE AND ANNUITY COMPANY T	\$198	0.00	0	0	0	186
276	61425	TRUSTMARK INSURANCE CO (MUTUAL)	\$788,191	0.05	0	0	0	186
276	62863	TRUSTMARK LIFE INSURANCE COMPANY	\$51,997	0.00	0	0	0	186
000	57215	UKRAINIAN NATIONAL ASSOCIATION	\$5,381	0.00	0	0	0	186
000	94471	UNIFIED LIFE INSURANCE COMPANY	\$80,067	0.00	1	59	24	95
666	62448	UNILIFE INSURANCE COMPANY	\$84,762	0.01	0	0	0	186
529	69701	UNION BANKERS INSURANCE COMPANY	\$86,628	0.01	0	0	73	186
000	67903	UNION BENEFIT LIFE INS CO	\$394,158	0.02	3	168	115	33
394	80837	UNION CENTRAL LIFE INSURANCE CO	\$5,255,109	0.32	2	64	51	86
317	62596	UNION FIDELITY LIFE INSURANCE CO	\$1,188,302	0.07	0	0	0	186
781	69744	UNION LABOR LIFE INSURANCE COMPANY	\$347,139	0.02	0	0	23	186
019	98884	UNION SECURITY LIFE INSURANCE CO	\$1,877,227	0.12	0	0	18	186
290	92916	UNITED AMERICAN INSURANCE COMPANY	\$566,172	0.03	0	0	45	186

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000	65269	UNITED BENEFIT LIFE INSURANCE COMPAN	\$792	0.00	0	0	0	186
000	56383	UNITED COMMERCIAL TRAVELERS OF AMERI	\$4,703	0.00	0	0	0	186
947	69876	UNITED COMPANIES LIFE INSURANCE CO	\$38,997	0.00	0	0	24	186
019	91693	UNITED FAMILY LIFE INSURANCE CO	\$125,750	0.01	0	0	0	186
449	87645	UNITED FIDELITY LIFE INSURANCE CO	\$689,914	0.04	2	107	131	58
707	65552	UNITED HEALTH AND LIFE INSURANCE CO	\$432,835	0.03	0	0	0	186
000	63983	UNITED HERITAGE MUTUAL LIFE INS CO	\$72,451	0.00	0	0	24	186
000	69922	UNITED HOME LIFE INSURANCE COMPANY	\$88,384	0.01	0	0	48	186
215	69930	UNITED INSURANCE COMPANY OF AMERICA	\$2,419,948	0.15	4	171	274	31
290	94099	UNITED INVESTORS LIFE INS CO	\$2,313,546	0.14	0	0	0	186
000	82694	UNITED LIBERTY LIFE INSURANCE COMPAN	\$6,767	0.00	0	0	0	186
248	69973	UNITED LIFE INSURANCE COMPANY	\$1,093,098	0.07	0	0	0	186
000	92703	UNITED NATIONAL LIFE INS CO OF AMERI	\$10,522	0.00	0	0	0	186
261	69868	UNITED OF OMAHA LIFE INS CO	\$9,303,049	0.57	12	286	157	9
350	70025	UNITED PACIFIC LIFE INS CO	\$87	0.00	1	60	49	89
260	70033	UNITED PRESIDENTIAL LIFE INS CO	\$819,425	0.05	1	53	21	124
072	70084	UNITED SERVICES LIFE INSURANCE CO	\$846,188	0.05	0	0	21	186
000	56456	UNITED STATES LETTER CRS M BNFT ASN	\$50,182	0.00	0	0	0	186
498	70106	UNITED STATES LIFE INS CO NY	\$727,464	0.04	0	0	0	186
000	63479	UNITED TEACHER ASSOCIATES INSURANCE	\$5,986	0.00	0	0	25	186
053	97179	UNITED WISCONSIN LIFE INSURANCE COMP	\$791,812	0.05	0	0	0	186
261	72850	UNITED WORLD LIFE INSURANCE COMPANY	\$122,402	0.01	0	0	0	186
215	79014	UNITRIN LIFE INS CO	\$882	0.00	0	0	0	186
582	70114	UNITY MUTUAL LIFE INSURANCE CO	\$7,966	0.00	0	0	0	186
513	80217	UNIVERSAL ASSURORS LIFE INSURANCE CO	\$82,227	0.01	0	0	0	186
137	70130	UNIVERSAL GUARANTY LIFE INS CO	\$660,093	0.04	1	54	66	115
000	70157	UNIVERSAL LIFE INSURANCE COMPANY T	\$331,216	0.02	1	57	93	108
212	70173	UNIVERSAL UNDERWRITERS LIFE INS CO	\$1,059,709	0.07	0	0	41	186
871	70181	UNIVERSE LIFE INSURANCE CO, THE*	\$42,610	0.00	0	0	0	186
416	62235	UNUM LIFE INS CO OF AMERICA	\$3,483,152	0.22	0	0	15	186
124	84530	US FINANCIAL LIFE INS CO	\$171,392	0.01	0	0	0	186
000	70955	USA LIFE ONE INS CO OF INDIANA	\$16,450	0.00	0	0	0	186
200	69663	USAA LIFE INSURANCE COMPANY	\$2,852,656	0.18	0	0	0	186
452	61247	USG ANNUITY & LIFE COMPANY	\$49,421	0.00	4	236	97	14
498	68373	USLIFE CREDIT LIFE INSURANCE CO*	\$1,323,458	0.08	0	0	0	186
201	63738	UTICA NATIONAL LIFE INS CO	\$429	0.00	0	0	0	186
218	70211	VALLEY FORGE LIFE INSURANCE COMPANY	\$5,063,254	0.31	1	33	39	170
011	70238	VARIABLE ANNUITY LIFE INSURANCE CO	\$0	0.00	1			
034	81027	VETERANS LIFE INS CO	\$2,311,856	0.14	8	347	313	6
773	70246	VICTORY LIFE INSURANCE COMPANY	\$936,706	0.06	0	0	42	186
018	84549	VISTA LIFE INSURANCE COMPANY	\$116,439	0.01	0	0	0	186
465	66699	VOYAGER LIFE INSURANCE COMPANY	\$134,561	0.01	0	0	24	186
177	70262	VULCAN LIFE INSURANCE COMPANY	\$278,823	0.02	0	0	23	186
613	92436	WABASH LIFE INSURANCE COMPANY	\$136,797	0.01	0	0	0	186
260	70319	WASHINGTON NATIONAL INSURANCE CO*	\$414,472	0.03	0	0	46	186
140	70335	WEST COAST LIFE INSURANCE COMPANY*	\$418,103	0.03	0	0	0	186
836	70483	WESTERN AND SOUTHERN LIFE INS CO	\$7,086,756	0.44	10	278	346	10

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000	57711	WESTERN CATHOLIC UNION	\$683,072	0.04	0	0	0	186
285	84697	WESTERN DIVERSIFIED LIFE INSURANCE C	\$245,251	0.02	0	0	24	186
278	77879	WESTERN FIDELITY INSURANCE COMPANY	\$7,814	0.00	0	0	0	186
011	70432	WESTERN NATIONAL LIFE INSURANCE CO	\$48,469	0.00	3	177	98	30
468	91413	WESTERN RESERVE LIFE ASSUR CO OH	\$882,600	0.05	2	104	64	61
000	73474	WESTERN SECURITY LIFE INSURANCE COMP	\$201	0.00	0	0	0	186
836	92622	WESTERN-SOUTHERN LIFE ASR CO	\$3,560,391	0.22	2	76	135	80
228	62030	WESTFIELD LIFE INSURANCE COMPANY	\$18,391	0.00	0	0	0	186
000	57010	WILLIAM PENN ASSOCIATION	\$3,498	0.00	0	0	0	186
008	70092	WILLIAM PENN LIFE ASSUR CO OF AMER	\$119,776	0.01	0	0	0	186
458	70580	WISCONSIN NATIONAL LIFE INSURANCE CO	\$164,442	0.01	0	0	24	186
682	70602	WOODMEN ACCIDENT AND LIFE COMPANY*	\$454,275	0.03	0	0	0	186
000	57320	WOODMEN OF THE WORLD LIFE INS SOCIET	\$639,120	0.04	3	162	88	35
614	56499	WOODMEN OF THE WORLD/ASSOC	\$98,986	0.01	0	0	24	186
000	57290	WORKMENS BENEFIT FUND OF THE USA	\$9,067	0.00	0	0	0	186
000	70629	WORLD INSURANCE COMPANY	\$332,514	0.02	0	0	0	186
041	69833	WORLD SERVICE LIFE INS CO OF CO	\$9	0.00	0	0	0	186
041	97926	WORLD SERVICE LIFE INSURANCE COMPANY	\$91,514	0.01	1	59	24	98
052	93513	XEROX FINANCIAL SERVICES LIFE INS CO	\$12,514	0.00	0	0	49	186
669	71323	ZALE LIFE INSURANCE COMPANY	\$3,530	0.00	0	0	0	186
212	70661	ZURICH LIFE INSURANCE CO OF AMERICA	\$2,212,606	0.14	1	44	35	152
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			\$1,619,357,743	100.00	646			